

PITCHER RETIREMENT PLAN

Product Disclosure Statement

October 2017



PITCHER PARTNERS
ACCOUNTANTS • AUDITORS • ADVISORS

Contents

1. About the Pitcher Retirement Plan
2. How super works
3. Benefits of investing with the Pitcher Retirement Plan
4. Risks of super
5. How we invest your money
6. Fees and costs
7. How super is taxed
8. Insurance in your super
9. How to open an account

Important

This document is a summary of significant information and contains references to additional material you should consider before making a decision about your super.

This document contains general information only and does not take into account your specific financial situation or needs. You should consider obtaining professional advice tailored to your personal circumstances.

Additional material referred to in this document can be obtained from the Plan's website www.prpsuper.com.au or on request using any of the contact points below. Please note our material may change between the time when you read this document and the day when you join the Plan.

Contact Us

Administrator

Super BPO
Member enquiry line (03) 9691 2944
prp@pitcher.com.au
www.prpsuper.com.au
GPO Box 5193
MELBOURNE VIC 3001

Trustee

Pitcher Retirement Plan Pty Ltd
ACN 092 941 574
ABN 77 092 941 574
Trustee office (03) 8610 5000
RSE Licence No L0001021
MySuper Authorisation 15 828 677 472 277

Fund

Pitcher Retirement Plan
ABN 15 828 677 472
RSE Registration Number R1001792

1. About the Pitcher Retirement Plan

Welcome to the Pitcher Retirement Plan.

The Plan provides a tax effective means of saving for your retirement and offers other related benefits such as cost effective death and disability insurance options.

Membership is open to any employee of Pitcher Partners or of a Pitcher Partners client. Membership is also open to any spouse of an eligible employee.

The Plan provides you with:

- A range of diversified investment options to suit your personal investment preferences.
- Access to top quality investment managers.
- Competitively priced insurance options including life, disablement and income protection cover.
- Low membership fees.
- The ability to make before tax and after tax contributions.
- Flexible benefit payment options including access to pension and lump sum payments.
- Access to transition to retirement pensions.
- The ability to offer benefits of the Plan to your spouse through the spouse membership option.

The Plan provides you with the option of investing your super in a competitive and well managed superannuation fund. Five investment options are available to members, including the default Balanced (MySuper) option.

A particular focus is to provide industry best insurance options for professional employees. Another advantage is the management team is known and directly accessible to members.

Pitcher Partners has a long standing and proven commitment to providing quality professional services to clients. This culture is reflected in all aspects of the design and operation of the Plan.

The Trustee is a company made up of six directors. Three directors are appointed employer representatives and three directors are elected member representatives. Member representative elections are held every three years (or earlier if required). The Plan's remuneration details and other documents required to be disclosed can be found within the [Managing Your Fund > Downloads](#) page on the Plan's website.

The Plan is not a public offer superannuation fund.

2. How super works

Superannuation is a tax effective way of saving for your retirement.

Your employer will generally make superannuation contributions for you and you can consider making additional contributions yourself on a before tax or after tax basis. Most people can choose the fund their employer must contribute to.

Your superannuation balance will be invested on your behalf by the Plan in the investment option or options nominated by you. If you do not make an investment choice, your superannuation balance will be invested in the Balanced (MySuper) investment option

On satisfying a condition of release, generally on your 'retirement', you can access your superannuation as a pension, lump sum or combination to provide you with an income in retirement.

Tax effectiveness

Most people will accrue more wealth investing in superannuation than they would if they invested personally because of the tax savings available on contributions and investment earnings.

Concessional contributions (employer, salary sacrifice or personal deductible contributions) within allowable limits are generally taxed at the concessional rate of 15%.

Investment income is generally taxed at a concessional rate of 15% and capital gains at an effective rate of 10%. The actual rate of tax may be lower due to imputation credits or foreign tax credits for example. Investment earnings on assets held to pay a member a pension are not taxed. There is currently a pension cap that limits the amount members can transfer into their Pension Account. The pension cap starts at \$1.6m and will be indexed periodically.

Contribution limits

All superannuation contributions are subject to contribution limits, which if exceeded, may result in you being taxed more.

Monitoring compliance with allowable contribution limits is the member's responsibility. The Plan does not have sufficient information to monitor compliance on your behalf.

You should refer to our publication *Superannuation Contributions* for more information on superannuation contributions and contribution limits.

3. Benefits of investing with Pitcher Retirement Plan

The Pitcher Retirement Plan is operated for the benefit of employees of Pitcher Partners and Pitcher Partner's clients. The Plan's limited membership means features can be tailored specifically for the needs of employees working in professional services.

Insurance cover

Our insurance options are designed specifically for professionals on above average earnings.

We are able to offer higher levels of automatic cover without the need to submit for health checks. We can offer cover at very competitive rates as our members are employed in low risk occupation categories.

Insurance cover above automatic levels is also available but may be subject to underwriting.

Low fees

The Plan's fee structure is designed to recover the costs of running the Plan and not to make a profit. Our management and administration fees are comparable to the fees charged by industry based superannuation funds, which are generally regarded as offering the lowest fees in the market.

Investment choices

The Plan offers five diversified investment options, including a MySuper option, to help you achieve your retirement goals. Investment choice enables you to select the investment approach that best suits you and which is likely to change over your lifetime. You can change your investment choice at anytime for no additional cost.

Top investment managers

The Plan uses the most highly regarded fund managers in the market place. Managers are selected on the basis they are likely to offer investors high levels of financial strength and superior risk adjusted returns.

Flexible benefit options

The Plan offers flexible benefit payment options so you can continue your membership through your retirement including access to transition to retirement strategies.

4. Risks of super

Your superannuation is invested on your behalf in the investment option or options nominated by you.

Investment risks

It is important to recognise that all investments involve some risk which is the trade-off for the return that investors are seeking. Generally a higher expected long term return carries a higher level of short term risk.

The value of your superannuation can go up or down with the value of the investments in your portfolio. Growth investments, such as shares and property, generally have a higher expected long term return but at higher risk compared to defensive investments such as cash and fixed interest.

The Plan's five diversified investment options are designed to offer choice across different risk and return profiles. Each strategy has a different mix of growth and defensive assets.

The value of your investment may be subject to short term fluctuations and different types of investments perform differently at different times. Past returns are not a guarantee of future returns may be achieved and it is possible that returns may be negative (i.e. you may receive less than you invested).

Other risks

In addition to investment risk, superannuation and taxation laws may change during the life of your investment and this might impact on the level of retirement benefits you receive as well as how and when benefits can be paid.

You should also consider the risk that your final retirement benefit may not be enough to provide an adequate income in retirement.

Managing risk

You should consider obtaining professional advice tailored to your specific circumstances. Your risk tolerance would generally be expected to change over time and may be impacted by a number of factors including your age, investment time frame and where other parts of your wealth may be invested.

5. How we invest your money

The Plan offers five investment choices (strategies) to help you achieve your retirement goals. The investment choices cover a broad range of risk profiles and enable you to select the option that best suits you.

Investment choices

The investment strategies are:

- **Cash** – for investors who want exposure to investments in term deposits and money market securities with a very low risk of capital loss.
- **Capital Stable** – for shorter term investing or for investors looking for low risk but with some potential for growth.
- **Balanced (MySuper)** – for medium term investing or investors looking for equal exposure to growth and defensive assets.
- **Growth** – for investors with an assertive risk profile and with an investment time frame of at least 5 years.
- **High Growth** – for investors with an aggressive risk profile and with an investment time frame of at least 7 years.

You can choose to invest your balance and future contributions in a combination of one or more of the investment strategies provided.

Warning

You must consider the likely investment return, the risk and your investment time frame when choosing your investment option(s).

You should refer to our publications *Investment Strategies & Choosing Your Investment Option* for more information including the investment objective and asset allocation ranges for each investment option and things to consider before making a choice.

Default option

If you do not make an investment choice, your superannuation and future contributions will be invested in the Balanced (MySuper) investment strategy.

Balanced (MySuper) investment strategy

The Balanced (MySuper) strategy is best suited to members with a 'prudent' risk profile with a minimum investment term of at least 3 years.

The investment objective of the 'Balanced' strategy is to achieve a return of not less than the rate of growth over the period of CPI plus 3.5% pa over any rolling five year period.

The Trustee shall authorise and make such investments on the basis of professional advice necessary to achieve the investment objectives using the following guidelines:

Asset Class	Strategic Benchmark
Listed International Shares	16%
Listed Australian Shares	20%
Listed Property	8%
Alternatives	6%
Australian Fixed Interest	19%
International Fixed Interest	11%
Cash	20%

Switching investments

You should complete and lodge the *Investment Switch Form* to vary your investment choice with the Plan.

Unit pricing

The Plan uses unit prices to determine the value of your investment on an ongoing basis.

You should refer to our publications *Unit Pricing* for more information including how and when unit prices are determined.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100 000 to \$80 000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

We are required by law to include the statement above. It is important to note administration costs are fixed.

Balanced (MySuper) investment strategy

The following fee template details the fees and costs of investing your super using the Balanced (MySuper) investment strategy and can be used to compare costs between different superannuation products. Fees and costs can be paid directly from your member account or deducted before unit prices are declared. All fees deducted from your account will be fully disclosed in your Member Benefit Statement.

Balanced (MySuper)		
Type of Fee or Cost	Amount	How and when paid
Investment fee	0.38%	Deducted from your account at the end of each month, or when you close your account
Administration fee [^]	\$9 per month plus 0.39-0.65%	Deducted from your account at the end of each month, or when you close your account
Buy sell spread	Nil	Not Applicable
Switching fee	Nil	Not Applicable
Exit fee	\$70	Payable at the time of any lump sum payment, no fees apply to full or partial rollovers or pension payments
Advice fees	Nil	Not Applicable
Other fees and costs	Additional fees may apply – refer to our Publication <i>Fees and Costs</i> for further details	
Indirect cost ratio (ICR) [#]	0.62%	Deducted by Fund managers before investment returns are credited to the Plan

[^] There are maximum administration fee caps that apply to members with large balances.

[#] Indirect costs are an estimate only based on the costs for the year ended 30 June 2017. Actual indirect costs may vary from year to year.

Investment fee

The investment fee is a percentage fee determined by the investment option(s) your super is invested in.

Investment Option	Fee as a % of assets
Cash	0.20%
Capital Stable	0.37%
Balanced (MySuper)	0.38%
Growth	0.39%
High Growth	0.40%

Administration Fee

The administration fee is made up of two components, a flat fee and a percentage fee determined by the size of the employer group you belong to. The larger the employer group, the lower the percentage based administration fee that applies.

There are maximum administration fee caps that apply to members with large balances.

Flat fee

Administration Fee	Amount
Flat Fee	\$9 per month

Percentage based fee

Total fund assets of employer group	Fee as a % of assets
<\$750,000	0.65%
\$750,000-\$2m	0.64%
\$2m-\$5m	0.54%
\$5m-\$10m	0.48%
\$10m-\$20m	0.43%
\$20m+	0.39%

We can tell you the fee that will be charged in your specific circumstances if you do not know the size of the employer group you belong to. If you cease employment with your employer, you will revert to the Personal Division (i.e. less than \$750,000 group) and a percentage based fee of 0.65%.

The Trustee may change fees at any time. Members will be notified of any changes.

Example of annual fees and costs for the Balanced (MySuper) investment option

The following table gives an example of how the fees and costs in the Balanced (MySuper) investment option can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE - Balanced (MySuper)		BALANCE OF \$50,000
Investment fees	0.38%	For every \$50,000 you have in the Balanced (MySuper) investment option you will be charged \$190 each year
PLUS Administration fees	\$108 (\$9 per month) plus 0.65%	And, you will be charged \$108 in administration fees regardless of your balance plus For every \$50,000 you have in the Balanced (MySuper) investment option you will be charged \$325 per year
PLUS Indirect costs for the MySuper investment option [#]	0.62%	And, indirect costs of \$310 each year will be deducted from your investment
EQUALS Cost of the MySuper investment option		If your balance was \$50,000, then for that year you will be charged fees of \$933* for that year

If you are a member of an employer group with assets of \$750,000+ in the Plan the percentage based administration fee and total fees and costs would be lower than the amounts shown above.

[#] Indirect costs are an estimate only based on costs for the year ended 30 June 2017. Actual indirect costs may vary from year to year.

* Additional fees may apply, for example if you have insurance cover with the Plan.

Refer to our publication *Fees and Costs* for further important additional information about fees and costs. Definitions of different fee types are maintained on the Plan's website at www.prpsuper.com.au/DefinedFees

7. How super is taxed

Superannuation is one of the most tax-effective ways to save for retirement but taxation laws can be complex and are subject to change. To make the most of your super you should consider obtaining professional advice to understand how the different taxes may affect you. Professional advice may be particularly useful as you approach retirement and need to decide how and when to withdraw your super.

Contributions

Contributions tax of 15% applies on concessional contributions within allowable limits. Concessional contributions include contributions made by your employer and contributions made by you from pre-tax salary. Non-concessional contributions within allowable limits are generally not taxed in the fund as they represent contributions from sources where tax has already been paid.

Investment earnings

Investment earnings are generally taxed at a maximum rate of 15% and capital gains are generally taxed at an effective rate of 10%. The actual rate of tax may be lower due to imputation credits from equity investments, foreign tax credits and income tax deductions.

Members receiving a pension will not currently be taxed on investment earnings attributable to their Pension Account balance. Members receiving a pension will not currently be taxed on investment earnings attributable to their Pension

Account balance. There is currently a pension cap that limits the amount members can transfer into their Pension Account. The pension cap starts at \$1.6m and will be indexed periodically. Pension members also receive a refund of imputation credits. Pension members also receive a refund of imputation credits.

Benefits

Generally withdrawals on or after age 60 are not taxed. If you access superannuation before age 60 however it is likely you will be taxed.

You should refer to our publication *Taxation of Superannuation* for further details.

When tax is deducted

Contribution taxes are deducted at the time contributions are made to your account. Earnings tax is deducted from the investment return prior to paying to your account. Benefit taxes would generally be deducted prior to the benefit being paid.

Warning

There are limits on the amount that can be contributed to superannuation. If contributions in excess of allowable limits are made there will be taxation consequences. Contributions in excess of the non-concessional contribution limit will need to be removed from the plan or be taxed at the highest marginal tax rate plus Medicare levy, while amounts in excess of the concessional contribution limit are effectively taxed at an individual's marginal rate, plus a penalty to account for the deferral of tax payable.

Tax File Numbers

Warning

You should provide us with your Tax File Number (TFN) when you join the Plan. If your TFN is not provided all concessional contributions will be taxed at the top marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any benefit payment made to you.

8. Insurance in your super

The following types of insurance are available in the Plan:

- Death cover
- Death and Total and Permanent Disablement (TPD) cover
- Income protection cover

Death and Total and Permanent Disablement

All members are provided with death and TPD cover of at least \$100,000 on a limited cover basis. If you are a member of an employer group your default death and TPD cover may be higher.

Your level of cover will be confirmed on acceptance of your member application and disclosed on future member statements.

Opt-out of default cover

You can elect to opt-out of the default cover provided to you. You can opt out by completing the opt-out declaration on the member application form or by contacting the Plan.

Warning

Unless you opt-out of or cancel the default insurance cover, the cost of the cover will be deducted from your member account.

Apply for additional cover

You can also apply to increase your level of death and TPD cover in the Plan. Additional cover may be subject to approval by the Plan's insurer. We can advise on the options available to you and the costs of any additional cover.

Premiums

Your premiums are determined each year based on a rate charged per thousand dollars of cover provided. The rate charged generally depends on your age, occupational category and employer group. Premiums are charged to your account quarterly in arrears and are prorated if you join or leave the Plan.

Typical annual premium costs for \$100,000 of death and TPD cover for members falling within the professional occupational category are outlined below.

Age next birthday	Annual premium
16-30	\$22.10 - \$31.45
31-40	\$23.80 - \$54.40
41-50	\$51.85 - \$164.05
51-60	\$158.95 - \$469.20
61-70	\$447.95 - \$1,002.15

Income Protection

Income protection cover is available to full time employees and pays a monthly benefit equal to 75% of your salary at disablement. You must have been continuously off work because of the disablement for three months. A payment period of two years or to age 65 generally applies.

You should discuss income protection options with your employer or the Plan directly. For Pitcher Partner employees for example, income protection cover is provided as a condition of employment.

You will need to apply for income protection cover in the plan and you may need to provide medical evidence. The cover will usually be subject to approval by the plan's insurer.

Medical Requirements

You may need to provide medical evidence if you wish to have insurance cover in excess of the automatic level specified for your employer group, or your cover is in excess of the Plan's Automatic Acceptance Levels.

The Plan's Automatic Acceptance Levels are:

Groups	Automatic Acceptance Levels
Pitcher Partners Group	\$1.1m
Other Employer Groups	Generally at least \$700,000 To confirm please contact us
Personal Division	Personal Division members retain the level of cover held at the time of their ceasing employment with their employer sponsor

The medical evidence required may range from a medical questionnaire to specific medical tests and will be determined by the Plan's insurer. In all cases, the cost of medical tests will be borne by the insurer.

Where medical evidence is required, you will not have the relevant cover until the insurer reviews your medical evidence and approves your cover. The insurer may choose to decline the additional cover.

You may be eligible to increase your level of cover without providing medical evidence (subject to certain conditions) if life events occur including if you are married, divorced, have children or buy a home.

Termination of Cover

Your insurance cover ceases when you leave the Plan. You leave the Plan when your full benefits are paid out of the Plan. If you would like to cancel your insurance cover please contact the Plan.

Warning

Important information, which may affect your entitlement to insurance cover and information relating to eligibility, cancellation, conditions and exclusions of death cover and TPD insurance is contained in our *Insurance Guide*. You should read this document before you decide whether insurance is appropriate for you.

9. How to open an account

Joining the Plan is easy.

Your employer should be an employer sponsor of the Plan first. Your employer may need to complete an *Employer Application* form.

Once your employer is associated with the Plan, you should complete the *Member Application* form and forward it to the Plan Administrator. On the application form you can nominate:

- Your preferred investment strategy or combination of strategies.
- Your preferred dependant(s) to receive benefits in the event of your death.

If you do not choose an investment strategy, your contributions will be invested in the default strategy, which is the 'Balanced (MySuper)' investment strategy.

You will receive acknowledgment of your membership details within five working days of the receipt of employer documents and your application form. You should agree with your employer the contributions your employer will make to the Plan on your behalf.

Once you are a member, you may enrol your spouse as a member and make spouse contributions on their behalf. The Plan will also accept applications to split contributions you receive with your spouse.

Enquiries or complaints

If you have any questions that are not answered in this booklet, please call our Member enquiry line. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

By mail

PRP Complaints Officer
GPO Box 5193
Melbourne VIC 3001

By email

prp@pitcher.com.au

By phone

(03) 8610 5000

Depending on the nature of your complaint, we may ask you to provide further information in writing, so that we can fully understand the complaint. We will provide assistance to you if necessary and a prompt written acknowledgment of receipt of your complaint. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible.

However, if your complaint relates to a death claim or to a declined disablement claim, it may take some time to gather all the information necessary to enable the complaint to be properly considered. You can obtain advice in relation to the complaints handling process or feedback on the status of your complaint by calling us. If our inquiry and complaints procedure does not resolve the issue within 90 days, you may be able to take the matter to the Superannuation Complaints Tribunal.

The Tribunal can be contacted at:

By phone

1300 884 114

By email

info@sct.gov.au

By mail

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

Member Application

Personal Details

Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Other	<input type="text"/>		
First given name	<input type="text"/>										
Surname	<input type="text"/>					Date of Birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Residential address	<input type="text"/>										
Suburb/town	<input type="text"/>				State	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>		
Email	<input type="text"/>				Phone	<input type="text"/>					

Tax File Number

Providing your Tax File Number is entirely voluntary. If you do not provide your Tax File Number, tax or surcharge amounts may be deducted from your benefits at a higher rate. By including your Tax File Number on this form and providing it to the Trustee, you are authorising the Trustee of the Plan to use your Tax File Number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments, reporting contributions or unclaimed benefits to the Australian Taxation Office, or to assist with amalgamating your superannuation benefits.

I agree to provide my Tax File Number:

No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	Tax file number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----	--------------------------	-----	--------------------------	-----------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Investment Choice

I choose to have the contributions (and transfers) paid to the Plan on my behalf invested as follows:

Cash	<input type="text"/>	%
Capital Stable Fund	<input type="text"/>	%
Balanced Fund (MySuper)	<input type="text"/>	%
Growth Fund	<input type="text"/>	%
High Growth Fund	<input type="text"/>	%
Total		100%

Insurance

All members are provided with death and TPD cover of at least \$100,000 on a limited cover basis. If you are a member of an employer group your default death and TPD cover may be higher. Your level of cover will be confirmed on acceptance of your member application and disclosed on future member statements, and can also be confirmed by contacting us.

You can elect to opt-out of the default cover provided to you by completing the opt-out declaration below. Unless you opt-out of or cancel the default insurance cover, the cost of the cover will be deducted from your member account.

Opt-out of Default Insurance

<input type="checkbox"/>	I confirm that I wish to opt-out of the default insurance offered by the Plan and as a result I will not have any death and total and permanent disablement insurance cover in the Pitcher Retirement Plan
--------------------------	--

Signature	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
-----------	----------------------	------	----------------------	---	----------------------	---	----------------------



Member Application (continued)

Applying for Salary Continuance Insurance

You may also opt to apply for salary continuance insurance. Please note that this coverage is subject to acceptance by the insurer. Some employer sponsors (e.g. Pitcher Partners) may provide you with salary continuance insurance as a condition of employment.

If you tick the box below, we will issue you with the necessary application form.

I wish to receive an application form for salary continuance insurance.

Nomination of Beneficiary

Any benefit payable on death will be paid to your legal personal representative (estate) or to one or more of your Dependants (see below), in such proportions as the Trustee, in its absolute discretion, determines.

It is my wish that any benefit payable in the event of my death be paid to the following persons (If you wish to nominate your estate, please write "Legal Personal Representative" under Name of Beneficiary):

Full name of beneficiary	Date of birth	Relationship	Percentage of benefit
	/ /		%
	/ /		%
	/ /		%
	/ /		%

Dependant

Dependant means your spouse (including a person who, although not legally married to you, lives with you on a genuine domestic basis as your husband or wife), your widow or widower, your child, any person who, in the opinion of the Trustee, was financially dependent on you at the relevant date or any person with whom you have an interdependency relationship at the relevant date.

Declaration

I hereby apply to join the Pitcher Retirement Plan and agree to be bound by the Trust Deed governing the Plan as it is or may be by variation from time to time.

I have received the member information documents which summarise the benefit provisions of the Trust Deed, and I acknowledge that I have been informed of my rights and the rights of my dependants pursuant to the Trust Deed.

I understand that any nomination of a beneficiary I have made in this form to receive benefits on my death is not binding on the Plan Trustee.

I undertake to advise the Trustee of any change to my preferred beneficiaries.

I confirm that the Plan's Privacy Policy has been made available to me and I understand why the information on this form is being collected.

Signature		Date	/ /
-----------	--	------	-----

Please return this form to your employer for completion.

Member Application (continued)

EMPLOYER USE ONLY

Employer Name ('The Participating Employer')

Date Joined Employer

/ /

Date Joined Plan

/ /

Salary

\$

Occupational Category

<input type="checkbox"/>	Professional	<input type="checkbox"/>	White Collar General	<input type="checkbox"/>	Blue Collar Management
<input type="checkbox"/>	Skilled Blue Collar	<input type="checkbox"/>	Unskilled Blue Collar		

Employment Status

<input type="checkbox"/>	Employee works at least 15 hours a week
<input type="checkbox"/>	Employee works less than 15 hours a week

Employer Declaration

I certify that this employee was at work on the date of entry into the Plan, or absent for reasons other than ill health.

Name (*Authorised Officer*)

Signed (*Authorised Officer*)

Date

/ /

Please forward this completed form to:

Pitcher Retirement Plan
GPO Box 5193
MELBOURNE VIC 3001

Pitcher Retirement Plan Pty Ltd (ABN 77 092 941 574) as trustee for the Pitcher Retirement Plan (ABN 15 828 677 472) is registered with the Australian Prudential Regulation Authority. MySuper Authorisation 15828677472277.



PITCHER PARTNERS
ACCOUNTANTS • AUDITORS • ADVISORS