



beddison THE BEDDISON GROUP

Members'
Superannuation
Booklet
(Temporary)

HOBAN

CLICKS
IT RECRUITMENT

 **INDEX**
CONSULTANTS

LUXXE

Dear Staff Member,

The Beddison Group, comprising HOBAN Recruitment, Clicks IT Recruitment and INDEX Consultants welcomes you to our AMP SuperLeader Plan.

This Superannuation Plan is specially designed to provide you with quality savings and insurance benefits. It includes many options that significantly add to your overall package of employee benefits including:

- Tax savings on extra contributions if you wish.
- The cost is substantially below that normally available in the marketplace.
- You are able to select from a simple choice of investments.
- You have access to Life cover and Total and Permanent Disablement cover. You are able to adjust these covers to suit your needs.
- The tailored benefits you choose are portable.
- And, most importantly, we have appointed the services of Littley Financial Services so that you have access to professional assistance, information, and advice.

I encourage you to make the most of this opportunity, read this booklet, and take advantage of the assistance provided – it will be well worth it.



Tony Beddison
Chairman

Table of Contents

	Page Number
Welcome	4
Your AMP SuperLeader Plan	4
Service and Structure	5
Super Choice for Employees	7
Becoming a Fund Member	8
What are the Fees	9
Guide to calculating the contribution needed for your retirement	10
Investment principles and your choice	12
The Default Investment Strategy	15
Retirement benefits	16
Insurance benefits	17
Leaving service benefits	19
Rolling over existing Superannuation benefits in this Fund	20
Enquiries & Service – Littley Financial Services	22
Appendix AMP SuperLeader Growth Fund Profile	23

Important Note

This booklet is provided by The Beddison Group to assist members of HOBAN Recruitment, Clicks IT Recruitment and INDEX Consultants understand the AMP SuperLeader Plan. It is not a legal document and does not provide any legal basis for your entitlement to benefits under the Fund. It is however, a useful guide. A full description of the terms and conditions of entitlement to benefits under the Fund are available in the Trust Deed of the Fund and in the AMP SuperLeader brochure available to all members. For a copy of the AMP SuperLeader brochure please contact your fund adviser, Littley Financial Services.

This booklet is a living document based on current legislation which may be subject to change. Any changes to legislation concerning your superannuation fund will be promptly communicated to you.

Welcome

The Beddison Group welcomes you to the AMP SuperLeader Plan. We are pleased to provide you with some information regarding the Superannuation benefits that are provided to you.

The Beddison Group, in conjunction with your Superannuation Policy Committee, has spent considerable time and effort to provide you with this valuable staff benefit.

Members should consider the pages of this booklet which relate to investment principals and the investment options available to you. Members should also consider the plan's insurance benefits you will automatically be entitled to.

Should you have any questions relating to your AMP SuperLeader Plan, please contact your fund adviser, Littlely Financial Services, on (03) 8680 2950 or visit www.littlelyfinancial.com.au to email through your enquiries.

Your AMP SuperLeader Plan

The Beddison Group has arranged Superannuation Benefits for you under AMP's SuperLeader Plan. The Fund provides valuable benefits in terms of retirement savings with a range of investment options available to you that you may chose from to compliment your investor profile. It also provides insurance benefits for you and your dependants should you become totally and permanently disabled, or in the case of your untimely death.

Service and Structure

Who is responsible for setting the fund's benefit design?

A Policy Committee has been established to assist the members, as well as the Company, in ensuring that the benefits provided by the Fund are appropriate to the members needs. The Policy Committee is made up of equal employer and employee representation from The Beddison Group. Employee representatives, who must be members of the Fund, are appointed based on nominations.

Who is responsible for administering the fund?

The AMP group is a leading financial solutions provider and one of the leading investment managers in Australia. The AMP group provides investment, insurance, superannuation and retirement solutions to more than 3 million Australians and manages over \$110 billion. For over 150 years, AMP has helped generations of Australian families, individuals and business enterprises protect and build their financial future.

AMP Corporate Superannuation is a division of AMP Life, with over 500,000 member accounts, and has for more than 60 years provided access to superannuation, insurance and retirement benefits in Australia. This means that AMP Corporate Superannuation has the experience and capabilities to create a superannuation solution suited to the needs of employers, and their employee members.

Who provides service to Members?

The Beddison Group has appointed Littlely Financial Services, a specialist Superannuation consulting firm, as the fund adviser to assist in the provision of Superannuation advice to Management, our Policy Committee and to all members of the AMP SuperLeader Plan. Littlely Financial Services also act as the main point of contact between The Beddison Group and AMP. More information about Littlely Financial Services and the services they provide may be found at the end of this booklet.

Who is the Trustee, and what is its role?

The Fund is a Superannuation Trust and the Trustee service is provided independently of The Beddison Group, but within the Trust Deed of the AMP SuperLeader Plan. The Trustee is ultimately responsible for ensuring that the Fund operates within its Trust Deed rules and relevant laws. It also has the power to appoint other parties with expertise in specific roles.

What is the role of the Policy Committee?

The Policy Committee acts as a link between members and the Fund Manager or Trustee, and raises matters of concern or interest on behalf of members.

The Policy Committee functions only in an advisory capacity and cannot direct the Trustee to take action. They are not liable for any of the Trustee's decisions or actions.

Super Choice for Employees

What exactly is Choice?

On 1 July 2005 the Federal Government's new *Choice* of Superannuation Fund legislation came into effect. *Choice* legislation enables you, the employee, to determine which superannuation fund your employer will contribute to. There are however, several important facts you need to know about *Choice* before you proceed.

Do I have to choose a new super fund?

Importantly the new Choice legislation only applies to the mandatory Superannuation Guarantee (SG) contributions paid by your employer which is currently legislated at 9.5% of your salary per annum.

You do not have to make a choice. The Beddison Group's eligible default fund is the AMP SuperLeader Growth fund. If you do not exercise choice and elect a superannuation fund of your own choosing, The Beddison Group will make your SG contributions to the AMP SuperLeader Growth fund on your behalf.

What should I be aware of before choosing another super fund?

Before making a decision to elect a fund other than The Beddison Group's eligible default fund, the AMP SuperLeader Plan, you should consider the following:

- Is the fund complying?
- Does the fund offer investment options to suit your investor profile?
- Is there a suite of associated products and services?
- Fees and charges in other funds may be higher if you are not part of a group super fund arrangement with your work colleagues;
- Access to automatic insurance cover without the requirement of individual health assessments;
- Insurance premiums may be higher if you are not part of a group insurance offer and the fund works on individual insurance contracts;
- Are there entry and/or exit fees applicable when you set up or move funds?

It is important to consider all these matters as they may have a long term impact on the overall performance and return of your fund.

Becoming a Fund Member

How do I join?

On commencement of employment with The Beddison Group, you will automatically be entitled to become a member of the Fund. Unless you have stated your intention to exercise *Choice*, The Beddison Group will enroll you as a member of the AMP SuperLeader Plan and will direct your SG contributions to the fund.

Who contributes on my behalf?

Contributions will be made to the Fund by The Beddison Group under terms at least in line with the amount required by the Superannuation Guarantee Charge Legislation. You do not have to contribute to the Fund.

The legislated Superannuation Guarantee contribution rate for the 2015/2016 Financial Year is currently 9.5% of your annual salary.

Can I also contribute?

Yes. To build your potential retirement benefit you can personally contribute to the Fund. If you wish, The Beddison Group may arrange for such contributions to be made in pre tax dollars through Salary Sacrifice, rather than out of your after tax income. You may wish to discuss this option with your fund adviser, Littley Financial Services.

What are the Fees?

Littley Financial Services has been very mindful of keeping costs to a competitive level and has successfully negotiated the following fees:

	SuperLeader	My Super
Exit Fee	Nil	\$36.45
Contribution Fee	Nil	Nil
Member Fee	\$79.80	\$86.28
MER SuperLeader Growth Fund (Default)	1.25%	0.40%
Administration Fee	0.52%	0.73%

Please note, the MER will depend on the individual member's investment selection.

Investment option allocates one switch per annum.

Details of the standard fees are contained within the AMP SuperLeader brochure.

Guide to calculating the contribution needed for your retirement

How much should I contribute?

This calculation will give the approximate contribution rate required to allow you to retire at age 65 on 70% of your pre retirement income. This is a guide only. You should talk to Littley Financial Services for an accurate calculation.

Step 1 From the table below, determine the Contribution Rate that corresponds closest to your current age. This rate is the level of contribution to a Superannuation plan, assuming you have no accumulated Superannuation benefit.

Additional steps if you have an accumulated Superannuation Benefit

Step 2 If you have accumulated Superannuation Funds, they will reduce the contribution rate required at Step 1. From the table below, select your Adjustment Factor, and multiply it by the current amount you have accumulated in your Superannuation benefit.

Step 3 Take the amount from Step 2 and divide it by your annual salary.

Step 4 Subtract the result in Step 3 from the rate calculated in Step 1 to arrive at your adjusted contribution level.

Current Age	20	25	30	35	40	45	50
Contribution Rate	11%	14%	18%	23%	29%	40%	55%
Adjustment Factor	4	4.5	5	5.5	6	7.5	9.5

Assumptions: retirement age 65 . net fund earning rate 7.5% pa . tax on contributions 15% . salary growth 5% pa . joint life annuity with 67% reversion to spouse of equal age

Examples to how to calculate your retirement contribution rate

Example 1

34 year old, annual salary of \$55,000 with no accumulated Superannuation.

The contribution rate applicable for this member would be approximately 23% (as per table above, using age 35).

Example 2

34 year old, annual salary of \$55,000 with \$27,000 in accumulated Superannuation.

Step 1 Initial Contribution Rate calculated at 23%

Step 2 The Adjustment Factor at age 35 is 5.5, therefore
 $5.5 \times \$27,000 = \$148,500$

Step 3 $\$148,500 / \$55,000 = 2.7$

Step 4 $23\% - 2.7 = 20.3\%$

Therefore, the Contribution Rate required to the Fund for this members retirement would be 20.3% of their current annual salary.

Investment principles and your choice

Should you wish, you are able to choose amongst the investment options available to you under the AMP SuperLeader Plan. Your investment choice can have a substantial effect on your long-term benefits.

The Policy Committee recognises that many members may be unsure as to which investment option to choose from. In this instance, a *Default* Investment Strategy has been established for those who do not wish to make an investment selection.

For members who wish to find out more about Investment in general, and specifically about the Investments available within the AMP SuperLeader Plan, the notes on the following pages are designed to provide assistance. From this, you may make an investment selection or you may wish to contact Littley Financial Services for further assistance and guidance as to which investment option is suitable for you.

The first step in choosing from the Investment Strategies on offer is to gain an insight into basic Principles of Investment.

What is Investment Risk?

Investment markets are influenced by many factors, such as interest rates, local and international economic factors, and investor sentiment. Fluctuations in Investment returns, including the possibility of negative returns, are what is meant by Investment Risk.

While positive returns are expected in the long term, losses may occur in the short term due to market fluctuations impacting negatively on the value of your account balance.

In general, investors can expect to be rewarded for taking higher levels of risk by earning higher levels of return. In other words, the higher the risk associated with an Investment, normally the higher the potential gain (or loss).

What are the Investment classes?

Generally speaking, Investment assets can be divided into two basic types:

Growth Assets – Shares and Property

These Investments derive a relatively large part of their overall return from capital gains and can be expected to produce high, but sometimes volatile, returns.

Income Assets – Bonds and Cash

These Investments earn a relatively large part of their overall return from income and can be expected to produce lower, but more stable returns.

Growth assets can be expected to produce higher returns than income assets over the long term, but with higher associated volatility and risk.

What is the impact of time on investing?

Risk, and the potential for negative returns, can be reduced by investing money over the longer term. The table below indicates, for various Growth Investments, the typical long term 'real' (above inflation) returns earned over a recent period of more than 50 years. The table includes 3 portfolio mixes with differing levels of Growth Investments such as shares and property. The table also shows the risk of negative returns for these Investments, expressed as a percentage.

For example, there is a 24% chance that Australian Share will have a negative return in any one year, but only a 3% chance over three years, or 1% chance over five years.

Type of Investment or % of Growth Investments	Actual Real Return (% pa)	Risk of Negative Return in 1 Year	Risk of Negative Return over 3 years	Risk of Negative Return over 5 years
Australian Shares	9.6%	24%	3%	1%
Overseas Shares	7.9%	17%	2%	0%
75% Growth Mix	7.1%	15%	1%	0%
50% Growth Mix	3.1%	12%	0%	0%
25% Growth Mix	2.6%	9%	0%	0%

What is meant by diversification?

Investment risk can be reduced through diversification.

Diversification usually means investing in more than one asset sector and investing with different Investment Managers in order to reduce any risk associated with each manager's particular style of investing.

The risk-return profile of each of the Investment options will be determined by the proportion of growth assets relative to income assets. Generally, a greater proportion of income assets such as Cash and Fixed Interest results in a more conservative risk return profile, while a more aggressive risk return profile will include a higher percentage of Growth assets such as Australian and overseas shares.

How do I use this information?

Simply put, you select an Investment approach according to the time you expect to be investing and the level of risk that you are prepared to take or with which you are comfortable.

This selection is most often made by adjusting the level of Growth assets in an Investment Portfolio.

Here is a simple guide that you could use as a starting point – take twenty years from your age and subtract the answer from 100. The resulting figure expressed as a percentage is a guide to Growth component or the level of shares and property that could be appropriate in your portfolio. Naturally, this calculation takes no account of your other Investments and therefore, if those Investments are substantial, you may well require further assistance in making your selection. If in doubt, ask. There is no substitute for professional advice.

The Default Investment Strategy

If you do not make an Investment selection, your funds will automatically be placed into the Default strategy.

What do we mean by “Default”?

We use the term default quite often – what does this mean when it come to your benefits? A default is simply a standard choice that has been made on your behalf should you decide not to make a specific choice. The default Investment strategy has been chosen by the AMP Trustees, taking into account the principles discussed in the preceding pages.

Currently the AMP SuperLeader Plan default investment portfolio is the SuperLeader **Growth** fund. Of the funds investments, 15% are placed within Income assets and the remaining 85% of investments are placed within Growth assets. This is detailed in the AMP SuperLeader Product Disclosure Statement.

If you decide that the default option is suitable, you do not need to take any further action.

If you wish to select specific Investments from those listed in the AMP SuperLeader Product Disclosure Statement, you will need to complete an Investment selection form. To obtain a form please contact Littlely Financial Services.

Further Investment details are available from the AMP SuperLeader Product Disclosure Statement.

Retirement Benefits

What will I receive when I retire?

Your retirement benefit is equal to the value of your Investment accounts in the Fund at the date of payment.

When can I receive my retirement benefits?

If you decide to retire after age 55, or age 60 if your date of birth is after 30 June 1964, you may receive your benefits net of tax, in the form of a lump sum payment.

If you were to cease employment with The Beddison Group, but continue to remain employed elsewhere, you still will not be able to receive your retirement benefits until such time as you retire after age 55, or age 60 if your date of birth is after 30 June 1964.

Please note, if you are over age 60 upon retirement, you will be able to receive your superannuation retirement benefit completely tax free.

Your Member Statement, produced once a year by AMP will provide details of your Investment account balances. Should you have any queries relating to accessing your retirement benefit or your Member Statement please contact the fund adviser, Littlely Financial Services.

Insurance Benefits

Are there benefits if I die or become disabled?

AMP offers members of The Beddison Group Employer Superannuation Fund automatic insurance cover without the requirement of individual health assessments. A lump sum payment will be made to the member or the member's estate if the member should die or become totally and permanently disabled before normal retirement.

How much cover?

Each *casual* member of the AMP SuperLeader Plan will be eligible for 2 units of standard Life cover. Each *permanent* member of the AMP SuperLeader Plan will be eligible for 2 units of standard Life and Total and Permanent Disablement Cover. The level of cover will depend on the member's age and will be as per the following table:

Standard Insurance Cover Scale

Age next birthday	1 Unit (\$)	2 Units (\$)	Age next birthday	1 Unit (\$)	2 Units (\$)
Up to 33	57,500	115,000	50	18,500	37,000
34	57,500	115,000	51	12,400	24,800
35	57,000	114,000	52	12,400	24,800
36	49,000	98,000	53	12,400	24,800
37	47,500	95,000	54	12,400	24,800
38	46,000	92,000	55	8,300	16,600
39	43,000	86,000	56	8,300	16,600
40	41,000	82,000	57	6,200	12,400
41	35,000	70,000	58	6,200	12,400
42	34,000	68,000	59	6,200	12,400
43	30,000	60,000	60	4,100	8,200
44	27,000	54,000	61	4,100	8,200
45	24,500	49,000	62	4,100	6,000
46	22,000	44,000	63	3,000	5,600
47	20,000	40,000	64	2,800	5,600
48	18,500	37,000	65	2,700	5,400
49	18,500	37,000	66 to 70	2,700	5,4100

Please note, you will gain access to the above cover levels without the requirement of individual health assessments.

Standard Insurance Cover Premiums

Type	Male		Female	
	1 unit per week (\$)	2 units per week (\$)	1 unit per week (\$)	2 units per week (\$)
Death Only	0.80	1.60	0.50	1.00
Death & TPD	1.60	3.20	1.30	2.60

Please note, the weekly premium for each extra unit of insurance is the same as the premium for the first unit of insurance cover.

Automatic Acceptance Level

The above table illustrates the Automatic Acceptance Level of Life and Life and TPD cover provided to members of the AMP Super Leader Plan. This is the minimum level of cover provided under the fund Trust Deed. It is possible that some staff may require more or less insurance. If so, this can be accommodated within the fund. If your individual insurance requirements do not fit within the default level provided, please contact Littlely Financial Services who can assist you in varying your level of insurance cover to suit you.

Should I nominate a beneficiary?

Yes. The Trustee has the discretion to pay your benefit upon your death to the person(s) it considers appropriate, subject to legal and Trust Deed requirements.

In doing so, the Trustee will give regard to your nominated beneficiaries. Also, beneficiary nominations are relevant for 3 years. For these reasons, it is important that you complete a Nomination of Beneficiary form and always ensure the nomination is kept up to date, taking into account any changes in your circumstances such as marriage, divorce or other relevant events.

Leaving Service Benefits

What happens to my entitlements on leaving The Beddison Group?

Another important feature of the Fund is that upon ceasing employment with The Beddison Group you automatically become a '*Personal*' member of the AMP SuperLeader Plan.

The advantages of Personal Fund membership are:

- Your Investment account will continue to be invested in the same way as before.
- Your Life insurance cover will continue at the same level, unless you notify the Trustee otherwise.
- Upon re employment, you may direct your new employer's contributions, and any voluntary contributions, to this Fund.
- Under this process, you have the option to avoid the potential costs and hassles of transferring your benefits to another fund.

Can I subsequently transfer my benefit to another Fund?

Yes, your benefit can be transferred to another Superannuation Fund provided the Trustee is satisfied that the receiving Fund is a complying Fund and has met the appropriate legal requirements.

Rolling over existing Superannuation Benefits into this Fund

Can I transfer or rollover my existing Superannuation entitlements?

Yes. Almost everybody has accumulated Superannuation Benefits from previous employment.

In many cases, people will have changed employment on a number of occasions and have their Superannuation Benefits maintained in various Funds.

This can make it difficult and confusing for them to know exactly how much they may have as a total benefit. These amounts can be transferred into the AMP SuperLeader Plan.

Please note, you will need to contact your previous Superannuation provider to discuss any benefits you may lose under your previous Superannuation fund and whether there are any fees associated in transferring out of your previous Superannuation Fund.

If you suspect you may have lost super, jump on to the Individual's Home page on the ATO website at www.ato.gov.au . Using the Search tool, type in 'SuperSeeker' and navigate your way to the SuperSeeker Lost Account Search. You will need your Tax File Number handy. Searching SuperSeeker online is quick and easy. Your search can be completed in a couple of minutes and will identify your possible lost superannuation accounts or advise you that no match have been found.

Alternatively, you may wish to contact your fund adviser, Littley Financial Services, and they will do all the work for you. Simply send Littley Financial Services a request to research your superannuation benefits and complete the Authority to Receive Financial Information, found at the end of this booklet. Forward your request and attach the Authority to Littley Financial Services through their web email at www.littleyfinancial.com.au . Please complete one Authority per super fund you would like researched and also ensure you include your Tax File Number in your request where you suspect you may have lost super.

How do I transfer or rollover my existing Superannuation entitlements?

To transfer or rollover your benefits from other Funds is very simple. All you do is contact your 'other' fund and ask them for a transfer form.

When you receive the transfer form from your other fund, contact your fund adviser, Littley Financial Services, and they will provide you with the information necessary to complete the form.

After inserting the information provided, return the form to your 'other' fund along with a certified copy of your identification. Once the rollover has been completed, AMP will send you a confirmation letter stating the amount transferred into your account.

Again, you may wish to utilise the services of Littley Financial Services directly who can prepare all required paperwork for your authorisation and appropriately liaise with your 'other' fund. Littley Financial Services will prepare a recommendation to ensure you are making an informed decision. Please contact Littley Financial Services for further details.

Your AMP SuperLeader Plan will charge no additional transfer fee upon rolling over your existing Superannuation Benefits into this Fund.

What are the advantages of having existing Superannuation entitlements in one Fund?

Some of the advantages of keeping your Superannuation entitlements in one fund are:

- You will have one point of contact for all your Superannuation needs
- You have one manageable and less confusing Superannuation Fund
- You pay only one administration fee
- You will have less paperwork
- You will have a consolidated certificate of worth
- Your Investment Strategy will apply to all your benefits

Are there any disadvantages in consolidating my existing Superannuation funds into one?

- You may have insurance benefits that will be lost if you roll over your Superannuation funds
- Your previous Superannuation provider may have fees associated in rolling over your funds to a new Superannuation Fund
- You may not have the same selection of Investment Portfolios to invest in

Disclaimer: Please note this booklet is a guide only. Your personal circumstances and needs may vary from time to time. You should refer to the AMP SuperLeader Product Disclosure Statement for further details.

Enquiries & Service – Littley Financial Services

Who do I contact if I require assistance or have any further queries?

Littley Financial Services have been appointed to service and advise the members of The Beddison Group/Amp SuperLeader Plan. They offer specialists Financial Advisory Services and are authorised by Charter Financial Planning Limited (ABN 35 002 976 294, AFSL No. 234665).

Their contact details are as follows:

Appointed Corporate Representative:

Littley Financial Services

Corporate Authorised Representative No. 320541

Adviser:	Alan Littley
Address:	Level 5, 90 William Street Melbourne VIC 3000
Telephone:	(03) 8680 2950
Facsimile:	(03) 8680 2999
Website:	www.littleyfinancial.com.au

How you define success is entirely up to you. Your circumstances are unique. But why do so many financial planners forget this?

Littley Financial Services understands that it pays to be unique. They provide unique financial solutions to unique financial situations. Superannuation, Financial Planning, Risk management, all individually tailored to your specific needs. Think of them as personal trainers, fully equipped to help get your "financial fitness" on track as you move through the various stages of your life.



CREATING GROWTH THROUGH CHANGE

GENERAL ADVICE DISCLAIMER

This Document has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this document is General Advice and does not take into account any person's investment objectives, financial situation and particular needs. Before making any Investment decision based on this advice, you should consider, with or without the assistance of a securities adviser, whether it is appropriate to your particular investment needs, objectives and financial circumstances. A Product Disclosure Statement on any financial product mentioned in this document should also be obtained and read prior to proceeding with an investment decision.

SuperLeader Growth (default investment option)

Investment objective

To provide a medium level of returns over the medium to longer term (6-9 years) primarily through a diversified portfolio of shares, property and fixed interest securities, with a moderate level of volatility. Over the longer term, returns should exceed those from the Secure portfolio.

Strategy

To invest predominantly in growth investments coupled with a moderate investment in defensive investments to reduce volatility. Underlying investments for 2007/2008 target a mix of:

- 15% AMP Secure Growth Plus³
- 85% AMP Balanced Growth.

Who is this option suitable for?

This option is for investors seeking balanced returns over the medium to long term, who are prepared to accept fluctuations in capital values. Capital losses can occur.

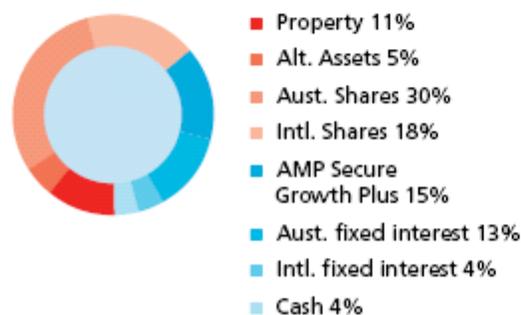
Relative level of risk

Medium. Higher risk than Secure portfolio, lower risk than investing directly in the share market.



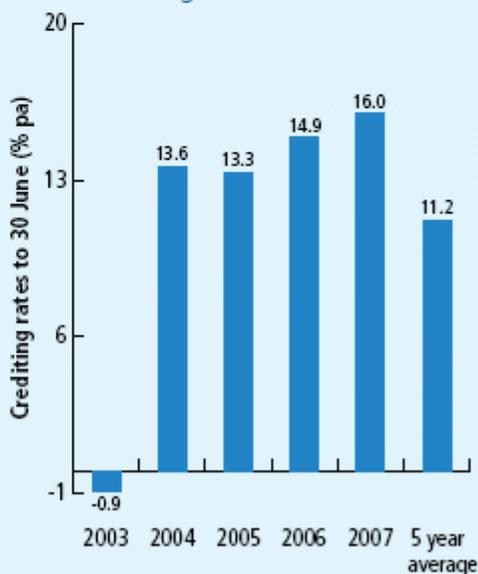
Benchmark asset mix

Growth¹ 64%/Defensive² 36%



Note: Actual asset mix may differ. Please call us if you want to know the current asset mix.

Past crediting rates



Crediting rates are for the year to 30 June. Please note that past crediting rates are not a reliable indicator of future crediting rates.

Please call us if you want to know the latest available interim crediting rates, or visit www.amp.com.au/figures.

Privacy Statement

This privacy statement relates to the collection, use, storage and disclosure of personal information about you in all communications with Littleley Financial Services.

Littleley Financial Services collects personal information about you to:

- Process your enrolment in the Fund (in accordance with the Superannuation Legislation);
- Administer and manage your participation in the Fund and communicate with you about the Fund;
- Provide you with information about other products or services that may be of assistance to you; and
- Facilitate our internal business operations, including fulfilment of any legal requirements.

If you do not provide the personal information sought from time to time, it may mean that your application for membership of the Fund cannot be processed or that services cannot be provided to you.

Littleley Financial Services may disclose your personal information (as necessary):

- To its agents, professional advisers or third party service providers that provide financial, administrative or other services in connection with the operation of the Fund or its business, for example to the Administrator;
- To an insurer where insurance services are arranged in connection with your enrolment in the Fund and any medical practitioners, vocational assessors and other professionals in the event that you apply for an insurance benefit;
- To any superannuation fund from or to which your benefits are being transferred;
- Your spouse or former spouse when required by law; and
- Where the law requires or permits us to do so (eg. to law enforcement agencies) or if you consent.

Access to your personal information

Under privacy laws, you are entitled to request access to personal information held by Littleley Financial Services about you and ask Littleley Financial Services to correct this information where you believe it is incorrect or out of date.

No fee will be charged for an access request.

To access personal information held about you, please contact:

Littleley Financial Services
Level 5, 90 William Street
Melbourne VIC 3000
Phone: (03) 8680 2950
Fax: (03) 8680 2999
Website: www.littleleyfinancial.com.au

Authorisation to collect information

Please accept this copy as authority, as the original will stay on file at the below address.

To	Customer Service Manager		
Provider name			
Address			
Client name		Date of birth	
Address		Product details	

To whom it may concern

Access to information

- I/We authorise you to provide representatives of **Littley Financial Services** with any information and documentation they require regarding my/our insurance, superannuation and investments.
- I am/We are aware of the provisions of the Privacy Act and release you from those provisions in respect of information provided to **Littley Financial Services** it's representatives.

Transfer servicing rights

- I/We authorise the servicing rights of my/our financial products be transferred to **Alan Littley**

I understand that the existing adviser will no longer:

- be remunerated for this policy/contract(s) following this decision
- have access to my policy/contract information, and
- will no longer be responsible for reviewing my ongoing needs.

I understand that the appointed adviser and their Licensee will:

- will have access to my policy/contract information
- will be responsible for providing me with ongoing advice relating to this policy/contract(s), and
- will receive any remuneration currently being paid for this policy following the transfer.

X [name – client 1]	/ /
X [name – client 2]	/ /

Contact Details:

Adviser Name: Alan Littley
Authorise Representative
Charter Financial Planning
AFSL 234665

Contact details: P (03) 8680 2950
F (03) 8680 2999
E a.littley@littleyfinancial.com.au

Business: Littley Financial Services
Address: Level 5, 90 William Street
Melbourne VIC 3000

Adviser Code:

