

Please switch my current retirement accumulation				Investment portfolios for FUTURE contributions
FROM (COLUMN A)		TO (COLUMN B)		
Diversified portfolios				
Multi-manager Secure	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager Secure Growth	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager Balanced	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager Growth	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager High Growth	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Sector/specialist portfolios				
AXA Cash	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA Diversified Fixed Interest†	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA Listed Property	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager Australian Equities	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA's Wholesale Australian Equity – Industrials Fund	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA's Wholesale Australian Equity – Value Fund	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Colonial First State Wholesale Imputation Fund	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
Multi-manager International Equities	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA's Wholesale Global Equity – Value Fund	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA's Wholesale Global Equity – Growth Fund	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
AXA's Australian Monthly Income Fund*	<input type="text"/> % or <input type="text"/> \$		<input type="text"/> %	<input type="text"/> %
Successor Fund portfolio				
Guaranteed Plus‡	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> % or <input type="text"/> \$	<input type="text"/> %	<input type="text"/> %
The total % or \$ amount specified in COLUMN A must also be specified in COLUMN B				100%

Your investment choice will start the following business day after the form is received, unless you specify a later start date: / /

* This portfolio is only available to members that were invested prior to 2 February 2009.
 † Guaranteed Plus is only available to members of plans who were invested in this portfolio at the time of transferring from Simple Super or Tailored Super to Super Directions for Business under the successor fund transfer provisions. Members who subsequently switched entirely out of this portfolio cannot elect to switch back in.
 ‡ Until 1 May 2010, this portfolio will be AXA's Wholesale Australian Fixed Interest.

6 Changes to insurance benefits and/or smoker/non-smoker status (optional section)

This section defines your insurance benefits. We recommend that you speak to your financial adviser before you make any changes to your insurance. Upon completing this section, any insurance cover you currently have will be overridden with the choice you make below.

Complete the insurance benefit section below ONLY if you would like to define or change your own insurance benefits.

The insurance choices you make could have a significant effect on your super.

- If you select the nominated amount or multiple of salary benefit basis, Total and Permanent Disablement (TPD) insurance cover, after you reach age 60, your insurance cover will reduce progressively by 20 per cent at each annual review to zero on your 65th birthday as described in the PDS.
- If you are a casual employee or a permanent employee employed to work less than **15 hours per week**, you are only eligible for one unit of Death only cover. You are not eligible for TPD cover or Salary Continuance. Please refer to the PDS for full eligibility conditions.
- To provide your smoker/non-smoker status, please complete the 'Declaration for smoker/non-smoker status' only and sign the member declaration on the next page.

Members of the Super Directions for Business Rollover Section

- If you are a member of the Super Directions for Business Rollover Section and are applying for cover or requesting a change to your existing cover, you are only eligible to select from benefit type 2 or 3 and benefit basis A (Nominated amount).

Health evidence is required if

- The level of cover provided to you under your employer arrangement is in excess of the plan Automatic Acceptance Limit.
- You select a different benefit basis than that provided to you under your employer arrangement.
- Automatic acceptance does not apply.
- You are a member of the Super Directions for Business Rollover Section.

Declaration for smoker/non-smoker status

Smoking status[†] Smoker **▶ Have you smoked in the past 12 months?** Yes No
 Non-smoker **▶ Have you smoked in the past 12 months?** Yes No

Note: if you have ticked 'non-smoker' and 'yes' to having smoked in the past 12 months, you will still be categorised as a smoker for premium calculation purposes. You will need to re-submit a declaration once you have not smoked for a period of 12 months or more.

Work status Permanent full time
 Permanent part time **▶ Hours employed to work per week** Less than 15 15 or more
 Casual

(i) Please provide me with the following insurance cover (benefit type): (please tick **ONE** option only)

- 1** No insurance
- 2** Death only **▶ Complete section (ii)**
- 3** Death and Total and Permanent Disablement **▶ Complete section (ii)**
- 4** Death and Salary Continuance[†] **▶ Complete sections (ii) and (iii)**
- 5** Death, Total and Permanent Disablement and Salary Continuance[†] **▶ Complete sections (ii) and (iii)**

Note: By selecting one of the above options, you will override any existing cover you have.

(ii) Death only or Death and TPD – choose one of the following benefit basis:

No change to my existing benefit basis and amount of Death only or Death and TPD cover

OR

Units of insurance[†] (Refer to your financial adviser for the amount of cover for each unit)

Please enter number of units of insurance units

OR

Nominated amount

Enter the amount of insurance you would like and then select from A or B \$

A Nominated amount only

B Nominated amount linked to Consumer Price Index (CPI)[†]

OR

Salary multiple[†]

Select from E or G and then enter a salary multiple

E Multiple only times salary

G x% of salary multiplied by term to age 65 Value of X (subject to a maximum of Y multiplied by salary) Value of Y

(iii) Salary continuance[†] (please complete this section **ONLY** if you selected benefit type 4 or 5)

No change to my existing Salary Continuance cover

OR

Waiting period 30 days 60 days 90 days

Amount of benefit % of annual salary (maximum 75%)
 Please note: If an amount is not nominated the default of 75% will be applied.

Benefit basis two-years (You can select this benefit as additional cover or to amend existing cover)

If you have current Salary Continuance with a benefit basis to age 65, any changes made to the waiting period or amount of benefit will automatically change the benefit basis to two years

[†] N/A for Super Directions for Business Rollover Section members

7 Member declaration (mandatory section)

Privacy – Use and disclosure of personal information

The privacy of your personal information is important to you and also to AXA. The purpose of collecting your information is to assess your application for, and manage your membership of, the Fund.

If you are also applying for insurance cover, we will collect additional information about you and your immediate family background that is necessary for the purpose of assessing your application for insurance, or any claim you may make, and managing your account. This includes information about health, financial situation, occupation and lifestyle. If the information you give us is not complete or accurate, we may not be able to provide you with the products and services you have applied for.

In assessing your application for, and managing your membership of, the Fund, we may need to disclose your personal information to other parties, such as other providers of retirement and savings products, the Australian Taxation Office, a financial adviser, your employer, re-insurers, medical and financial professionals, judicial or dispute resolution bodies and Global AXA Group companies.

We will only use information about your nominated preferred dependant(s) or legal personal representative in the event of your death.

We do not give your personal details to any external parties for marketing purposes.

In the future, we may contact you about new products or special offers. If, at any time, you do not want to receive this information you can opt out by telephoning 133 056 and quoting your plan and member number.

You are entitled to request reasonable access to information we have about you. We reserve the right to charge an administration fee for collating the information you request.

For our policy on privacy refer to www.axa.com.au or contact our Customer Service Centre on 133 056.

Member declaration

I have been provided with and have retained for my use the current 'Super Directions for Business' Product Disclosure Statement.

I agree to be bound by the terms and conditions of the Trust Deed of the Fund as amended from time to time.

I accept responsibility for the choices I have made on this form and acknowledge that the Trustee shall not be liable for any loss due to an inappropriate choice made by me.

I undertake to reimburse The National Mutual Life Association of Australasia Limited on demand in respect of any amount incorrectly paid to me.

I have read and understood the Privacy Disclosure Statement. I consent to my personal information being collected and used in accordance with the Privacy Disclosure Statement. I acknowledge that I can opt out from the use of that information for the purpose of direct marketing by calling 133 056.

Member's signature

Date

Please note that AXA will not be able to process your request unless all mandatory sections are completed. These are sections 1, 2 and 7.

Tax file number notification

We are required to advise you of the following before you provide us with your tax file number (TFN).

Your TFN is confidential. Before you provide your TFN we are required to tell you the following:

- 1 TFNs are collected under the Superannuation Industry (Supervision) Act 1993, Retirement Savings Accounts Act 1997, the Privacy Act 1988 and taxation acts (including the income tax).
- 2 The Trustee and Fund Administrator will only use your TFN for super purposes, including:
 - Finding or joining together your super benefits
 - Calculating the correct tax on employment termination payments
 - Passing it to the Trustee of another super fund or provider of a retirement savings account when transferring your benefits. You may give us written instructions not to pass it on before any transfer
 - Passing it on to the Australian Taxation Office (ATO):
 - if we have paid you a benefit,
 - to report contributions, or
 - if you have unclaimed super money after reaching the aged pension age.

These purposes may change in the future as a result of legislative changes.

What happens if I do not quote my TFN

You are not obliged to provide your TFN to your super fund. However, if you do not provide your TFN your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made into your account in the year, compared to the concessional tax rate of 15 per cent. Your fund may deduct additional tax from your account.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account.

If you are a non-resident and you do not provide a TFN, the Trustee must withhold the prescribed rate of tax when paying a lump sum benefit. A tax exemption code is not recognised as a valid TFN.

Choosing to quote your TFN will also make it easier to keep track of your super in the future.