

WA Super – Super Solutions Product Disclosure Statement V11.0

WA Super Product Disclosure Statement V11.0, 21 November 2016
MySuper No. 18159499614451

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wasuper.com.au

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1) About WA Super

The Western Australian Super Fund that always has Western Australians' interests at heart.

We're an industry fund that's been looking after Western Australians' super for decades, managing over \$2.5 billion of their savings. That's why we can offer thorough knowledge of superannuation as well as flexible choices and low fees, so that each member can tailor their super to their own needs and plan for the retirement income they want. WA Super offers a choice of 9 investment options so members can tailor their choices around their needs and requirements.

Originally established to service local government employees, WA Super (Fund) is now available to all Western Australians.

Unlike some other super funds, WA Super isn't run to make a profit for shareholders. Our only goal is to help our members retire the way they want to. The way they always imagined they would.

WA Super holds a MySuper licence from APRA, which means employers can nominate WA Super as their default super fund. Our MySuper option is our My WA Super investment option.

ELECTRONIC COMMUNICATIONS

The Fund will provide information to you electronically where possible, unless you choose otherwise. This includes your annual statement, changes to your account and information about WA Super. You will receive a notification to let you know that the information is available by accessing the secure member online area of our website, or, in the future, via a mobile app.

GOVERNANCE DISCLOSURE

Under the new superannuation legislation, we are required to include a product dashboard and further Fund governance disclosure, including trustee and executive remuneration disclosure, on our website. This information is available on www.wasuper.com.au/governance.

This Product Disclosure Statement (PDS) provides a summary of the key information you need to make a decision. It includes links to additional information that is part of this PDS marked with an **i**. This important information should be read before making a decision to invest in this product. The additional information may change between the time when you read this PDS and the day when you acquire the product.

References to other information or web pages, not marked with an **i** are important but do not form part of this PDS.

The information in this document is general information only and doesn't take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

The information referred to in this PDS may change from time to time.

We will inform you of any significant changes that could affect you or other significant events which may affect the information in this PDS. Any updated information that is not materially adverse may be obtained by:

- checking our website
- emailing us at info@wasuper.com.au
- calling us on (08) 9480 3500 or 1300 99 85 42 (Country callers)

A paper copy of the updated information will be provided free of charge on request.

If you have any queries, or would like another copy of this PDS or any of the additional information mentioned in it, you can contact us per the above contact details.

2) How super works

Super is all about saving for retirement. It's a partly compulsory plan introduced by the Government and the Government provides tax benefits as a result.

Super is a way to save money for when you retire and stop earning a salary. Throughout your working life, you and your employer make contributions to this account. Generally, your employer puts an amount equal to 9.5% of your salary into your account. This is called your Superannuation Guarantee. You can also make additional contributions from your own before or after tax pay and, depending on your salary, the Government may make co-contributions.

START BY CHOOSING THE SUPER THAT'S RIGHT FOR YOU

Generally, you have the right to choose your super, although your employer may make recommendations. If you don't make a choice, your employer will choose one for you.

DIFFERENT TYPES OF CONTRIBUTIONS

Saving for your retirement is important, and there are many different ways contributions can be made to your account, for example:

- Employer contributions
- Government co-contributions
- Personal contributions
- Salary sacrifice contributions
- Spouse contributions

All of these have rules that limit the amount that you can contribute each year and associated tax implications. For more information about the rules that govern all super funds, visit www.ato.gov.au/individuals

YOUR SAVINGS ARE MEANT FOR RETIREMENT ONLY

Super is all about retirement so, generally, you can't withdraw your super until you retire or reach preservation age. Only under certain, special circumstances can you withdraw it earlier.

You should read the important information about How Super Works before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to How Super Works may change between the time when you read this Statement and the day when you acquire the product.



3) Benefits of investing with WA Super

WA Super is based in Perth, Western Australia. We understand that Western Australians like to deal with someone local, someone they can visit face to face if they want to.

We believe in personalised friendly service and try to keep things simple. Our Member Services team are well trained and qualified so they can assist you to plan for a comfortable retirement.

WA Super's low fees mean that more of your money remains your money.

We believe that super shouldn't be complicated or confusing. In fact, many of our members enjoy the fact that our superannuation product is simple, flexible and available to everyone. And because our fees are low and there are no hidden costs, they know that more of their money is going where they want it to go: their retirement.

With WA Super you'll enjoy:

- Low fees
- No entry fees, no hidden fees and no commissions
- Flexible insurance cover
- Secure online access to your account information 24/7
- Workplace visits and seminars
- A range of investment options
- Intrafund financial advice at low cost
- Comprehensive personal advice at competitive fee for service rates.*

*Personal financial advice is provided by financial planners employed by WA Local Financial Services Pty Ltd (Western Financial), a wholly owned subsidiary of WA Local Government Superannuation Plan, as authorised representatives of Quadrant First Pty Ltd AFSL 284443.

4) Risks of super

All investments, including superannuation, carry some risk.

Exactly how you choose to invest in your super is really up to you. You may want to protect your money if you're close to retirement, or you may wish to try and make your money grow as much as possible if you have more time. Different investment options may carry different risks depending on the underlying mix of assets in that option. Generally, going for higher returns involves greater risk of short term losses, while a more conservative strategy will have a lower risk that may lead to your savings not keeping up with inflation over time.

When considering super, please bear the following in mind:

- The value of investments go up and down;
- Previous returns don't guarantee future returns, as performance varies over time;
- Superannuation laws may change in the future;
- The amount you contribute and the returns you get may not be enough to provide adequately for your retirement;
- No investment can guarantee returns. You may lose some of your money;
- Significant risks may include: inflation, market fluctuations, currency exchange rates, interest rate changes, liquidity and security specific risk; and
- The level of risk appropriate for you will depend on your age, investment time frame, where other parts of your wealth are invested, how comfortable you are at the possibility of losing some of your super in some years.

STANDARD RISK MEASURE (SRM)

The Standard Risk Measure (SRM) is a risk classification system that's been developed to let you compare and evaluate the varying risks for different super options. The SRM for the My WA Super option is listed in this PDS. The SRM for all other investment options is available in the Member Guide.

From time to time, due to market conditions, an investment option may move from its designated risk band to another – eg from "low to medium" to "medium" – until such time as remedial steps can be taken that move the investment option back to its designated risk band. If this occurs, we will provide updated information on the Fund's website at www.wasuper.com.au. A paper copy of any updated information will also be available on request, at no charge.



You should read the important information about the Risks of Super before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to the Risks of Super may change between the time when you read this Statement and the day when you acquire the product.

5) How we invest your money

YOUR RIGHT TO CHOOSE INVESTMENT OPTIONS

WA Super's 9 investment options are:

DIVERSIFIED OPTIONS

- My WA Super
- Diversified High Growth
- Diversified Conservative

SECTOR-SPECIFIC OPTIONS

- Australian Shares
- Global Shares
- Sustainable Future
- Property and Infrastructure
- Bonds
- Cash

When you set up your WA Super account, your investment will be placed into the default option, which is My WA Super, unless you specify a different choice. If you wish to switch investment options later, you can do so by completing a Change in Investment Options form available at wasuper.com.au or by accessing your account online at <http://online.wasuper.com.au>. Fees may apply, see the section on Fees and Costs.

WARNING

You can choose one option or you can choose a combination. When making your choice, you should consider the different levels of risk and returns you're likely to encounter with each of these options, as well as the time frame of your investment.

OUR INVESTMENT APPROACH

WA Super has a number of investment beliefs which drive our strategy and how we pursue and assess investment opportunities. A summary of these beliefs can be found in the Member Guide.

RESPONSIBLE AND SUSTAINABLE INVESTING

WA Super will have regard to environmental, social and governance factors in its investment arrangements, but only to the extent that such factors are expected to make an improvement to the risk-adjusted returns for members.

The exception is the Fund's Socially Responsible Investment (SRI) option – the Sustainable Future option. It differs from our other sector-specific options as the managers engaged to manage the investments in this option actively look for companies and investments that meet certain sustainability and socially responsible criteria, including those that consider labour standards and environmental, social and ethical issues in how they grow and sustain their business.

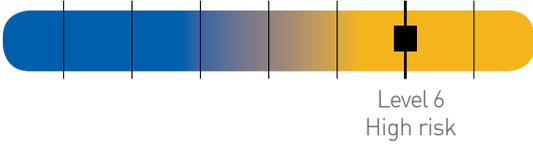
DETAILS OF MY WA SUPER

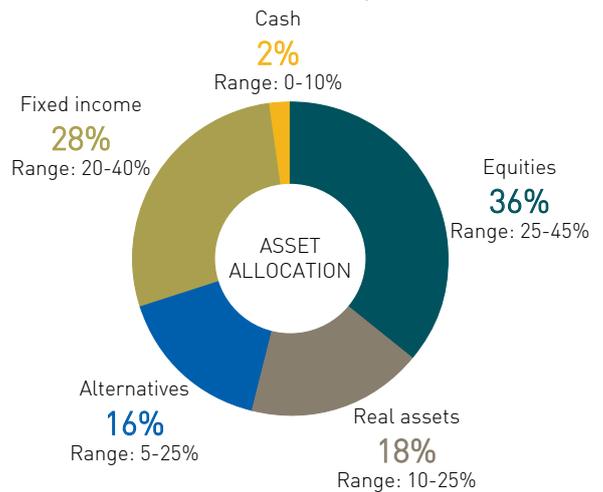
The following table provides details about the My WA Super investment option.

The Trustee of WA Super reserves the right to vary the asset allocations of all or any of its options and to introduce new options or discontinue existing options without prior notice.

The objectives are not guaranteed and past performance is not a predictor of future performance. You should consider seeking professional financial advice before making an investment decision.

MY WA SUPER (DEFAULT OPTION)

Description	Invests in a wide range of assets and asset classes with a balanced approach between generating return and reducing risk.
Investment may suit	Members who are seeking a diversified portfolio, which invests predominantly in growth assets and who are comfortable with a medium level of volatility in returns.
Recommended minimum time frame	7-10 years
Return objective#	CPI + 2.5% P.A.
RISK	
Estimated Frequency of a Negative Return*	4 to less than 6 times in 20 years
Expected Magnitude of a Severe Negative Return*	-10%
Standard Risk Measure	 <p>Level 6 High risk</p>



#We estimate that there is a 60% probability of achieving or exceeding the return objective over a rolling 10 year period.
*An explanation of these terms are available in the Member Guide on page 6.



You should read the important information about How we invest your money before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to How we invest your money may change between the time when you read this Statement and the day when you acquire the product.

6) Fees and costs

Please note: the fees and costs disclosure, contained in this PDS, is in accordance with the requirements of ASIC Class Order [CO 14/1252].



CONSUMER ADVISORY WARNING

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. You or your employer, as applicable, may be able to negotiate to pay lower 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 fee calculator to help you check out different fee options.

The Consumer Advisory Warning above is prescribed by legislation. Administration fees are not negotiable at WA Super.

FEES FOR MY WA SUPER

These fees and costs have been laid out so it's easy for you to compare similar products and their fees. The fees shown here are the maximum amounts, and in some cases you may pay less. The example shown is for the default option, the My WA Super investment option.

Fees and Costs for My WA Super		
Type of fee	Amount	How and when paid
Investment fee	0.80%	The investment fee is an estimate of investment costs which are not charged as a fee but are deducted from the Fund's investment returns (similar to the indirect cost ratios). Please note that because the investment fee is only an estimate of investment costs, the investment fee may actually be higher than what is disclosed in this document.
Administration fee	\$72.80 pa (\$1.40 per week) plus 0.08% pa of your account balance.	Deducted from your account at the end of each month.
Buy/sell spread	Nil	Absorbed as part of the asset cost at the time of the transaction. All buy/sell spreads incurred by WA Super in managing your investment are included in the Indirect Cost Ratio below.
Switching fee	Nil for the first two switches, \$50 per switch thereafter. No fee if completed online.	Deducted from your account at the time of the switch.
Exit fee	\$80	Deducted from your account at the time of the transaction.
Advice fees relating to all members investing in a particular MySuper product or investment option		Further information on advice fees is available in the Member Guide under 'Additional explanation of fees and costs'.
Other fees and costs		Refer to the section 'Additional explanation of fees and costs' in the Member Guide.
Indirect cost ratio	0.22%	Deducted from the Fund's investment returns before the crediting rate is applied to your account.

FEE CHANGES

We try not to increase fees but if we have to, we will provide 30 days notice in advance (unless the increase is an increase in the investment fee that arises from increases in costs - under law, we may notify you of these after the increase). Investment management fees are constantly reviewed and will change as Investment managers change and the amounts allocated to those managers. Investment fees are estimates for future fees based on historical data.



WARNING

Additional fees may be paid to a financial planner where they are consulted. If additional fees are paid to Western Financial by a member in exchange for personal advice those fees will be disclosed by Western Financial in a Statement of Advice.

EXAMPLE OF ANNUAL FEES AND COSTS FOR MY WA SUPER

This table gives an example of how the fees and costs for the My WA Super 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 - My WA Super (Default option)		BALANCE of \$50,000
Investment fees	0.80%	For every \$50,000 you have in the superannuation product you will be charged \$400 each year.
PLUS Administration fees	\$72.80 pa (\$1.40 per week) plus 0.08% pa of your account balance	And , you will be charged \$72.80 in administration fees regardless of your balance plus \$40.
PLUS indirect costs for the superannuation product	0.22% pa	And , indirect costs of \$110 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000 then for that year you will be charged fees of \$622.80 for the superannuation product.

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee** of **\$80** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0%** (this will equal to **\$0** for every \$50,000 you withdraw).



You should read the important information about Fees and Costs before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to Fees and Costs may change between the time when you read this Statement and the day when you acquire the product.

7) How super is taxed

Generally, your super will be taxed in three ways:

CONTRIBUTIONS

Concessional contributions are sometimes called 'before-tax contributions' because the contributor can usually claim an income tax deduction. They include:

- compulsory super guarantee contributions made by your employer
- salary sacrifice contributions
- any personal contributions for which you notify us of your intention to claim as an income tax deduction.

Concessional contributions are taxed at 15% in the super fund.

WARNING

There are limits on how much you can contribute and if you exceed these limits you may pay extra tax.

If you exceed your concessional contributions cap the excess contributions are included in your taxable income. You will receive a non-refundable tax offset equal to the 15% tax paid by your fund on this amount. Further, an interest charge may also be payable to recognise that tax on excess contributions is collected later than normal income tax.

Non-concessional contributions are generally after-tax contributions. They include personal contributions you make from your after-tax pay. They aren't usually taxed if you do not exceed your contributions cap.

You are able to withdraw superannuation contributions that are in excess of the non-concessional cap plus 85% of the associated earnings for those contributions. The associated earnings will be taxed at your marginal tax rate. If you do not elect to release these excess amounts from superannuation, a tax of 49% will apply to the amount that exceeds your non-concessional contributions cap.

Individuals with income greater than \$300,000 will have the tax concession on their contributions reduced from 30% to 15% (excluding the Medicare levy).

The definition of 'income' for the purpose of this measure will include taxable income, concessional superannuation contributions, adjusted fringe benefits, total net investment loss, target foreign income, tax-free government pensions and benefits, less child support. If this is likely to affect you, we suggest you seek advice from one of our Financial Planners. See www.ato.gov.au for details.

INVESTMENT EARNINGS

Investment earnings are taxed at a maximum of 15%. The tax is deducted before earnings are declared, so crediting rates are shown after tax.

WITHDRAWALS

Withdrawals from your account before you turn 60 may be taxed. After you turn 60, generally, no tax will apply.

WARNING PROVIDING YOUR TFN

No one likes paying more tax than they have to, so please make sure we have your Tax File Number (TFN).

If we don't have your TFN the ATO will make us deduct 49% on all your concessional contributions and we won't be able to accept any non-concessional contributions from you.

Providing your TFN is optional, but it could save you a lot of money. If you decide to give us your TFN, we'll only use it for lawful purposes such as tracking down any lost super for you, calculating any tax payable on contributions or payments, reporting to the ATO, co-contribution matching, providing it to another super fund or Retirement Savings Account provider if you've rolled your super out.

These purposes may change in the future if required by law.



You should read the important information about How super is taxed before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to How super is taxed may change between the time when you read this Statement and the day when you acquire the product.

8) Insurance in your super

With WA Super, there are three types of insurance:

- Death cover: in case of death or terminal illness, you/or your dependants may receive a lump sum
- Total and Permanent Disablement (TPD) cover: you may receive a lump sum if you become totally and permanently disabled
- Income Protection cover: this helps to protect your monthly income if you become temporarily or permanently disabled.

DEFAULT INSURANCE COVER

If you meet the required eligibility criteria, you will automatically receive default cover for Death and TPD and Income Protection. See the Insurance Guide for more information about the eligibility criteria, insurance conditions and exclusions that may be applicable to you.

Default Cover Type	Level of Cover	Cost of Cover
Death and TPD	3 units (this equates to default cover of \$228,000 if you are under 30, before the level starts decreasing)	\$3.00 per week
Income Protection	50% of pre-disability salary 90 day waiting period 2 year benefit payment period	\$1.68 per week

These premiums will be automatically deducted from your super account at the end of each month until you notify us otherwise.

WARNING

Unless you have declined default insurance cover or have cancelled your existing cover, the cost of that cover will continue to be deducted from your account.

Information about eligibility, cancellation, any conditions and exclusions that apply, the level and type of optional insurance cover available, the actual costs of such optional cover and any other significant matters in relation to such cover including your duty of disclosure is contained in the Insurance Guide.

These matters may affect your entitlement to insurance cover and therefore additional information in the Insurance Guide should be read before deciding whether insurance is appropriate for you.

ADDITIONAL INSURANCE COVER FOR YOUR NEEDS

If you need additional insurance cover greater than the default cover provided you must complete an Insurance Application or Variation form specifying the type of cover you want and how much you need, subject to you meeting the required eligibility criteria.

There are costs associated with insurance cover which will be paid out of your super account balance. The premiums will be automatically deducted from your account at the end of each month and differ depending on your level of cover, age, gender and occupation. If you choose a level of cover other than Basic or Fixed Cover we use your salary as last advised to us (Declared Salary) to work out your premiums.

If you do not wish to have insurance cover when you join, you may cancel it by indicating so on the application form or you can contact the Member Services team. If you already have cover that you want to change or cancel, complete the Insurance Application or Variation form or Insurance Cancellation Form available at www.wasuper.com.au.



You should read the important information about Insurance in your super before making a decision.

Go to www.wasuper.com.au/pds/insuranceguide. The material relating to Insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

Insurance cover is provided under policies issued to the Trustee by TAL Life Limited (ABN 70 050 109 450 AFSL No 237848)

9) How to open an account

HOW TO OPEN AN ACCOUNT

To join, you'll need to:

- Read the PDS and satisfy yourself that you're well informed
- Complete an application form. There is one attached to the PDS. You may have joined via your employer but we would still like to have an application form so that we have all your correct details.
- Review all your choices, like investment options and insurances.
- Send the completed application by post, email or fax to the Fund.

You and your employer can then begin to make contributions.

You have the right to change your mind.

COOLING OFF PERIOD

If you apply for the product, you're entitled to a 14-day cooling-off period, during which time you can cancel your membership or transfer to another fund without penalty.

The cooling-off period starts either when you receive confirmation of your membership, or at the end of the fifth day after your investment is accepted by us, whichever is earlier.

To cancel your membership, just write to us and let us know.

RESOLVING ANY COMPLAINTS

We aim to provide the highest level of service to you at all times. However, if you have a complaint about the services provided contact the Client Contact Manager on (08) 9480 3500 or 1300 99 85 42. If your complaint is not satisfactorily resolved within five working days using this method, you can write to the Complaints Officer at WA Super, PO Box Z5493, St Georges Terrace, Perth WA, 6831.

If you are still not satisfied with the outcome you have the right to contact the Superannuation Complaints Tribunal (SCT) on 1300 884 114 or the Financial Ombudsman Service (FOS) on 1300 780 808. You can also approach the SCT or FOS if you have not heard back from the complaints officer within 90 days or 45 days for SCT or FOS-related complaints respectively. Both the SCT and FOS are a free service to you.

YOUR PRIVACY

Your privacy is important to us. Details on how your personal information is collected, managed and used is contained in our Privacy Policy which includes our Privacy Collection Statement and is available at www.wasuper.com.au/privacy/.



You should read the important information about How to open an account, WA Super's complaints process and privacy statement before making a decision. Go to www.wasuper.com.au/pds/memborguide. The material relating to How to open an account, WA Super's complaints process and privacy statement may change between the time when you read this Statement and the day when you acquire the product.

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Super Solutions: Application for membership

After reading the Super Solutions PDS, complete this form in pen using CAPITAL letters. Where applicable complete boxes with an

SECTION 1 - YOUR PERSONAL DETAILS

Last name	<input type="text"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr	<input type="checkbox"/>
First name/s	<input type="text"/>	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>						
Date of birth (DD/MM/YYYY)	<input type="text"/>										
Postal address	<input type="text"/>										
Suburb/town	<input type="text"/>	State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address (if different to postal address)	<input type="text"/>										
Suburb/town	<input type="text"/>	State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone	<input type="text"/>	Day time phone	<input type="text"/>	<input type="text"/>	<input type="text"/>						
Email	<input type="text"/>										

SECTION 2 - TAX DETAILS

Supplying your Tax File Number (TFN) to the Fund is optional. Before you decide whether to provide your TFN, we are required to notify you of the following information:

- The Trustee is authorised under the Superannuation Industry (Supervision) Act 1993 to collect your TFN.
- Your TFN is confidential and it is not compulsory to provide it. However, if you choose not to provide it now or later, you may have to pay significantly more tax on your contributions than you should, we may not be able to accept certain types of contributions and each withdrawal you make will be subject to tax at the highest marginal tax rate. It may also prove more difficult to locate or transfer in any benefits due to you, without your TFN.
- If you do choose to provide your TFN, it will only be used for lawful purposes. These include finding or identifying your super where other information is insufficient, calculating any tax payable on contributions or payments provided and providing information to the ATO. These purposes may change in the future due to legislative requirements.
- If you provide your TFN, the Trustee may then also provide your TFN to the Trustee of any other super fund provider, to which your benefits may be transferred in the future, unless you advise us in writing not to do so. Your TFN will not be provided to any other party or individual.

Please enter your Tax File Number (TFN):

SECTION 3 - INVESTMENT OPTIONS

You have the right to choose from a number of different investment options which all have different risk and return profiles. The default investment option is My WA Super, so if you do not make a choice, or your selection is invalid (e.g. doesn't add to 100%) all of your contributions will go into the My WA Super option.

Would you like to choose your investment option/s?

Yes (make your selections opposite) No (go to section 4)

Please note: You can change your investment options in the future by completing a Change in Investment Options Form or you can do it online by visiting the secure member online area of our website.

Before making an investment choice you may wish to seek professional advice.

Please invest my contributions according to the following percentage splits:

My WA Super (Default)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	Whole numbers only
Diversified High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Diversified Conservative	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Global Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Sustainable Future	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Property & Infrastructure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	
Total	1	0	0	0	%	



SECTION 4 - YOUR INSURANCE

Default cover is provided to all members who are eligible for cover and meet the conditions for automatic acceptance. See the Product Disclosure Statement Insurance Guide for details. The tables below details the level of default cover and cost.

Death and Total Permanent Disablement (TPD)			Income Protection	
Age next birthday	Level of cover	Cost of cover	Level of cover	Cost of cover
Up to 30	\$228,000	\$3.00 per week	50% of pre-disability salary 90 day waiting period 2 year benefit payment period <i>*Age limits apply - see PDS Insurance guide</i>	\$1.68 per week
31-35	\$185,100			
36-40	\$147,000			
41-45	\$84,000			
46-50	\$42,000			
51-55	\$21,000			
56-60	\$11,700			
61-65*	\$5,700			
66-70*	\$3,900			

*See the PDS Insurance guide for eligibility details and restrictions based on age.

a) Are you currently or have you previously been employed as a Police Officer?

Currently Previously Never

b) Would you like to increase the level of insurance above the basic default level?

Yes (We will contact you or you can complete the Insurance Variation Form) No

c) Do you have insurance elsewhere that you would like to transfer?

Yes (We will contact you or you can complete the Insurance Transfer Form) No

d) Would you like to cancel the default insurance?

No (go to section 5)

Yes, mark the box for the insurance you want to cancel.

Death and TPD TPD only (Death only remains) Income Protection



Please note: If you cancel your cover then decide to apply for insurance in the future you will have to supply medical and health information.

SECTION 5 - NON-BINDING BENEFICIARY NOMINATION

In the event of your death while a member of the Fund, the Trustee has the discretion to pay a death benefit to one or more of your eligible dependants and any legal personal representative(s) to form part of your estate. While the Trustee will exercise its discretion in deciding who is eligible to receive this benefit, your wishes will be taken into consideration but the nominations below are not binding. Please refer to the Member Guide for further information. If you wish to nominate a non-binding death benefit beneficiary, please complete the section below.

Last name	First name/s	Relationship to you (select ONE only)	% of benefit
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Interdependant <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Interdependant <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Interdependant <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Interdependant <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> Legal personal representative			<input type="text"/> <input type="text"/> <input type="text"/> %
Must total			<input type="text"/> <input type="text"/> <input type="text"/> %

Whole numbers only

SECTION 6 - BINDING BENEFICIARY NOMINATION

A binding death benefit nomination can provide you with greater certainty about who will receive your benefit in the event of your death. A binding nomination instructs the Trustee how to pay your death benefit; providing it is valid, WA Super must follow it, even if your circumstances have changed. The person/s nominated must be one or more of the following:

- Your spouse (including legal, de facto and same sex couples);
- Your children (including step, ex-nuptial, adopted and your spouse's children);
- Any person who was financially dependent on you at the time of your death;
- Any person who was in an interdependency relationship with you at the time of your death; or
- Your legal representative, which means the executor of your estate.



SECTION 6 - BINDING BENEFICIARY NOMINATION CONTINUED

A binding death benefit nomination must be made on a Binding Beneficiary Nomination form available on our website, signed and dated by you in the presence of two witnesses. This can be changed at any time, using the Binding Beneficiary Nomination form.

A valid binding death benefit nomination remains in effect for three years and must be renewed before the expiry for it to remain valid. If a binding death benefit nomination expires, it will revert to a non-binding death benefit nomination and the Trustee will exercise its discretion when determining to whom your benefits are paid.

SECTION 7 - TRANSFERRING OTHER SUPER OR LOST SUPER INTO THE FUND

a) Would you like help in consolidating all of your Super into WA Super?

Yes (We will contact you) No

b) Would you like us to use your TFN and other details to check if you have any super listed with the Australian Tax Office including lost and other active accounts?

Yes (We will let you know if we find any) No

SECTION 8 - EMPLOYER DETAILS

a) Are you currently employed?

Yes (complete details below) No (go to section 9)

b) What is the name of your employer?

Employer

c) Will your employer be making contributions into this account?

Yes (complete details below) No, contact the Fund to discuss insurance (go to section 9)

d) What is your occupation?

Occupation

e) What date did you commence work with this employer?

Employer

/ /

f) What is your employment status?

Employer 1

Full time Permanent Part Time Casual

SECTION 9 - SENDING YOUR ACCOUNT TO THE AUSTRALIAN TAX OFFICE (ATO)

a) Would you like to opt out of your WA Super account being sent to the ATO if you become lost or inactive?

Yes - never send my super to the ATO unless required to do so.
 No - I am happy for my super to go to the ATO if I become lost or inactive.

SECTION 10 - YOUR PRIVACY

Your privacy is important to us. Details on how your personal information is collected, managed and used is contained in our Privacy Policy which includes our Privacy Collection Statement and is available at www.wasuper.com.au/privacy/.

SECTION 11 - PERSONAL ACKNOWLEDGEMENT AND DECLARATION

- All information provided by me on this form is correct.
- I acknowledge that I have received a copy of the Product Disclosure Statement Version 11.0 dated 21 November 2016 and have read and considered all information contained within before making any decisions and understand the terms of my membership.
- I will be bound by the Fund's Trust Deed and Rules in all respects
- I understand that the value of my funds is not guaranteed. The value of investments may rise and fall and I may not get back the amount originally invested due to investment fluctuations and the deduction of applicable taxes and fees.
- If I am uncertain as to the most appropriate investment strategy for my personal needs, I should seek professional financial advice from a licensed financial adviser before deciding upon my investment option(s).
- I acknowledge that by supplying my email address, I will receive information regarding the Fund via email. I am able to unsubscribe at any time.
- I have read and understood the Fund's Privacy Policy including the Privacy Collection Statement which is available at www.wasuper.com.au/privacy/. I understand how WA Super will collect, use and disclose my personal information.

Signature

Parent/guardian signature if under 18 years of age

Date

/

Date

/

Super Solutions PDS V11.0 | Application Form | Issued 21 November 2016 | TF2.11

WA Local Government Superannuation Plan Pty Ltd ABN 64 066 797 162, AFSL 269006, as Trustee for WA Local Government Superannuation Plan ABN 18 159 499 614

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