

YOUR ORACLE SUPER GUIDE FOR SPOUSE MEMBERS

PRODUCT DISCLOSURE STATEMENT
1 SEPTEMBER 2020



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About this Product Disclosure Statement (PDS)

This PDS is for Spouse members. It is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). You should consider this information, along with the following factsheets, before making a decision about the product.

- *How super works & insurance for Spouse members*
- *Additional information*
- *How we invest your money*

The information provided in the PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information in this document that is not materially adverse is subject to change from time to time and may be updated if it changes. The Trustee reserves the right to correct any errors or omissions. Updated information can be found at any time at <https://super.towerswatson.com/super/oracle> or a copy can be obtained free of charge by contacting the Plan Administrator on **1800 127 953**.

In this document, references to Oracle employees include employees of Oracle Corporation Australia Pty Limited, Oracle Global Services Australia Pty Ltd and Oracle Financial Services Software Pte. Ltd.

1 ABOUT THE ORACLE SUPERANNUATION PLAN

The Oracle Superannuation Plan ('the Plan') is specifically designed to cater for the superannuation needs of Oracle employees, along with former employees and spouses of employees. This PDS provides a summary of the benefits provided to Spouse members.

As a Spouse member, the Plan provides a package of super and voluntary insurance benefits to help you save for the future.

With a Spouse Account in the Plan, you and your spouse (Oracle employee) can both benefit.

- Spouse contributions can be an easy and convenient way to help you and your partner save for retirement.
- There are no administration fees for a Spouse Account in the Plan as these are paid by Oracle.
- As a Spouse member, if you have a low assessable income, your partner (Oracle employee) may be entitled to claim a tax offset of up to \$540 per year on their tax return for after-tax contributions they make for you.
- Spouse members can transfer super benefits from other funds and consolidate their super into the Plan.
- Spouse members are eligible to purchase death insurance in the Plan.

Information about the Trustee, including executive remuneration and any other documents required to be disclosed under the superannuation legislation, is on the website at <https://super.towerswatson.com/super/oracle>.

2 HOW SUPER WORKS

Superannuation is a way to save for retirement that is, in part, compulsory. For many people, it is likely to be their main source of income in retirement.

The money in your super account is invested and earns investment returns over the years until you retire. Your super will accumulate in line with the performance of your chosen investment option(s) (which may be positive or negative) and the level of contributions you make to your super. The Government provides tax savings, so the money contributed to your super account is generally taxed less than the tax you pay on your salary. This helps your super to grow.

The Government has rules in place which mean you generally cannot access the money in your super account until you reach what is known as your preservation age – generally between age 55 and 60 – or you satisfy another condition of release.

As a Spouse member, if you have never worked, you will not be able to access your super until you reach age 65.

Contributions

There are different types of contributions that can be made to your super as a Spouse member.

- Your partner (Oracle employee) can make a **one-off lump sum after-tax contribution** for you;

- Your partner (Oracle employee) can make **regular lump sum after-tax contributions** for you; or
- Your partner (Oracle employee) can **split their eligible contributions** with you (after they have made an initial contribution).

After an account has been opened in your name and your partner (Oracle employee) has made an initial contribution to your Spouse Account, you can then consolidate or roll over any super you may have in other super funds into the Plan.

Generally, you can choose the super fund your employer pays contributions to. However, this Plan cannot accept contributions from your employer (i.e. Superannuation Guarantee or before-tax contributions) or personal contributions from you.

Contributions can only be accepted if both you and your partner (Oracle employee) have provided the Plan with your Tax File Numbers (see page 5).

The Government places limits on how much can be contributed to super before extra tax applies. See page 5 for more information.

You and your partner's (Oracle employee) super benefits are not transferable. You can't transfer your benefit to your partner.



You should read the important information about how super works before making a decision. Further details are contained in the *How super works & insurance for Spouse members* factsheet. Go to <https://super.towerswatson.com/super/oracle>. 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 THE ORACLE SUPERANNUATION PLAN

There are a number of benefits of being a Spouse member in the Plan.

- Your partner (Oracle employee) can make **after-tax contributions** to a Spouse Account in your name. To do so, complete a *My Spouse form* available at <https://super.towerswatson.com/super/oracle> or contact the Plan Administrator on **1800 127 953**.
- Once a Spouse Account has been established and the first contribution has been made, your partner (Oracle employee) can then **split their before-tax contributions** to super with you.
- As a Spouse member, you can **keep your entire super in the one place** by rolling any previous super into your Spouse Account in the Plan.
- There are no **administration fees for Spouse members** – these costs are covered by Oracle, which means your super can work harder for you. Investment and activity fees apply (see page 4).
- You can choose from **five different investment options** which are tailored to different financial needs and goals.
- You also have **the option to take out death insurance cover** to help protect your family from the unexpected. The fees are deducted from your Spouse Account.
- Keep track of your super and your Spouse Account via <https://super.towerswatson.com/super/oracle> and make changes to your super online.

Spouse defined

A spouse is generally:

- A person of either sex, with whom you live on a genuine domestic basis in a relationship as a couple; and
- Under age 67 (or age 67 to 74 and meets the work test).

You and your spouse (Oracle employee) must both be Australian residents for tax purposes.



As a Spouse member, your death benefit is paid to your estate. You cannot nominate beneficiaries and you should ensure you have a current Will.



4 RISKS OF SUPER

As with all investments, there are risks with investing with the Oracle Superannuation Plan. Your level of risk will vary depending on your age, investment timeframe, other investments and risk tolerance.

Investment risk

The Oracle Superannuation Plan offers you a choice of five investment options. Each option has a different strategy and different level of risk and expected return. The level of risk depends on the option's assets.

Generally, the higher an investment's potential long-term return, the greater the risk associated with that investment. Historically, investment in shares has provided the highest average returns over the long term but has also demonstrated the greatest volatility in the short term. Over the longer term, lower risk investments, such as cash or fixed interest assets, generally provide lower returns, but are less volatile than shares.

The value of your account in the Plan will vary and may rise or fall in line with the performance of the investment markets in which your money is invested. You should remember that past performance is not necessarily a reliable indicator of future performance.

Returns from the Plan may be positive or negative and are not guaranteed. When you leave the Plan, you may get less than the amount of contributions and transfers-in paid into your Spouse Account because of taxes, fees and low or negative investment returns.

Other risks

Being a member of the Plan does not automatically mean that you will have enough money to live on in your retirement. Your future superannuation savings and investment earnings may not be sufficient to adequately provide for your retirement.

There is also the risk that the Plan's Trust Deed may be amended or the Plan may close in the future. This may affect the value of your super account balance or payout.

A change in the laws that govern superannuation may impact on your ability to access your money in the future or affect the tax effectiveness of your super savings. You will be kept informed about any material changes that may affect your super.

You should read the important information about the benefits of investing with the Oracle Superannuation Plan before making a decision. Further details are contained in the *Benefits of investing with the Oracle Superannuation Plan* section of the *Additional information* factsheet. Go to <https://super.towerswatson.com/super/oracle>. The material relating to the benefits of investing with the Oracle Superannuation Plan may change between the time when you read this Statement and the day when you acquire the product.



You should read the important information about the risks of super before making a decision. Further details of investment risks are contained in the *How we invest your money* factsheet. Details of insurance risks are contained in the *How super works & insurance for Spouse members* factsheet. Both factsheets are available at <https://super.towerswatson.com/super/oracle>. 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

The Oracle Superannuation Plan has five investment options – Diversified Shares, Growth, Balanced, Stable and Cash. You can invest your entire super in one of these five options, or you can choose a mix of the different options.

You must make an investment choice when you join the Plan. If you do not make an investment choice your application for membership cannot be processed. Details of the Balanced option are listed in the table to the right. Details of the other options are available in the *How we invest your money* factsheet.



Your investment choice

You should make your initial investment choice on the *My Spouse form*.

To change your investment choice:

- Complete the *My Spouse form*, available from the Plan Administrator on **1800 127 953** or the website at <https://super.towerswatson.com/super/oracle>; or
- Visit ‘**Member Centre**’ on the website to make your choice online.

If you are changing your choice, make sure you submit the *My Spouse form* to the Plan Administrator at least five working days before the date you want your change to take place. Your accounts will be changed on the first day of the following month. Some fees may apply (see page 4).

Each investment option has a different level of investment risk and likely return. When making your investment choice, it is important to consider the risk and likely return of each investment option and whether it suits your investment timeframe (the length of time until you will need your super).



Further details on investments including information about the Plan’s other investment options, investment risks and how to change options are contained in the *How we invest your money* factsheet. You should read the important information about investments before making a decision. Go to <https://super.towerswatson.com/super/oracle>. The material relating to investments may change between the time when you read this Statement and the day when you acquire the product.



The Balanced option

Overview¹

This is a diversified option which has exposure to the major asset classes.

This option may be suitable for members who expect to invest their super for more than five years. Investors in this option may be seeking a moderate level of capital growth over the medium term, with lower investment volatility than the Growth option. There may be periods of low or negative returns from this option.

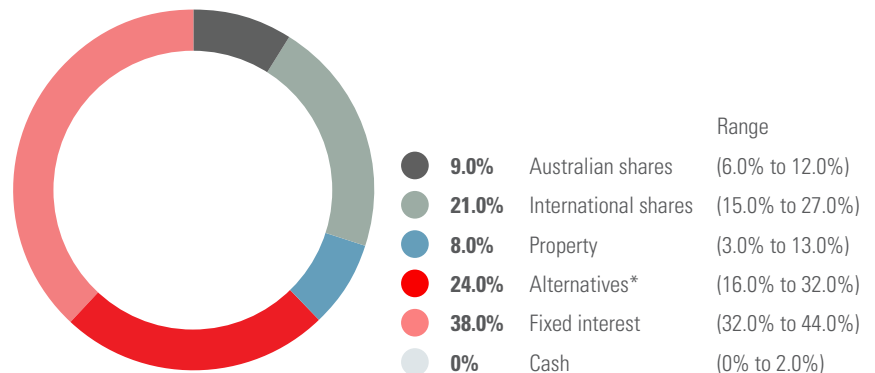
Investment objectives

- To achieve a return (after tax and investment fees) that is at least **2.5% p.a.** more than movements in CPI over rolling 10-year periods.
- To limit the probability of a negative return over rolling 12-month periods to **approximately 4 in 20 years**.

Investment strategy

Invest about 62% in shares (including emerging markets), property and alternative assets, and about 38% in fixed interest and cash investments.

Target asset allocation



* Alternative assets include alternative risk premia strategies, real return funds, global listed infrastructure and structured beta funds.

Minimum suggested investment period

At least five years

Likelihood of a negative return in any 20-year period²

2 to less than 3 years out of 20 years

Volatility level²

Medium



¹ Note that the information about the suitability of particular options is general in nature and is included as required by law. It is not intended to be a recommendation or statement of opinion in relation to any particular option. Members are encouraged to seek their own advice if they are uncertain as to which option might be most appropriate for them.

² The volatility level shown is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. It is based on the Standard Risk Measure developed by the industry and is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Members should still ensure they are comfortable with the range of risks and potential losses and gains associated with their chosen investment options.

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 fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (e.g. 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 calculator to help you check out different fee options.

These are the main fees to manage your account, based on the Oracle Superannuation Plan's Balanced investment option. Fees and costs can be paid directly from your account or deducted from investment returns. Entry and exit fees cannot be charged. Information in this section can be used to compare costs of the Plan with other similar superannuation funds. ASIC's superannuation calculator at www.moneysmart.gov.au can be used to check the effect of fees and costs on your account balance.

Oracle Superannuation Plan		
Type of fee	Amount	How and when paid
<i>Investment fee</i> ¹	Balanced option: 0.45% to 0.50% per year (\$4.50 to \$5.00 per \$1,000), 0.50% to 0.55% per year (\$5.00 to \$5.50 per \$1,000) from 1 Nov 2020	This fee is deducted from investment returns before the returns are applied to your account.
<i>Administration fee</i> ¹	Nil	Not applicable. The cost is met by Oracle.
<i>Buy-sell spread</i>	Nil	Not applicable.
<i>Switching fee</i> ²	\$83 per switch	This fee is deducted from your account at the time of switching.
<i>Advice fees</i> relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable.
<i>Other fees and costs</i> ³	Other fees may also apply	
<i>Indirect cost ratio</i> ¹	Nil	Not applicable.

¹ If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² Only charged when changing options for current account balances.

³ Insurance fees and fees for various activities you request may apply (see page 6 for insurance fees and *Additional explanation of fees and other costs* in the *Additional information* factsheet).

Example of annual fees and costs for the Balanced option

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

Oracle Spouse members		
Example – Balanced option		Balance of \$50,000
Investment fees	0.55% per year	For every \$50,000 you have in the superannuation product you will be charged \$275 each year*
PLUS Administration fees	Nil	And , for every \$50,000 you have in the fund you will be charged nil in administration fees
PLUS Indirect costs for the superannuation product	Nil	And , indirect costs of nil 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 \$275 for the superannuation product

* The fee shown is the maximum investment fee applicable, on a gross of tax basis. Where the Trustee claims a tax deduction for investment fees, the full benefit will be passed to members via a positive adjustment to investment earnings. Note: Additional fees may apply.

Fee changes

All fees and charges are current as at the date of this PDS except where otherwise noted and may be revised by the Trustee from time to time without your consent. Some fees will be indexed each year and the Trustee may also introduce new fees. You will generally be given 30 days' notice of increases to fees.

The fees charged may depend on your employment status or category of membership in the Plan. If you change categories, you will be advised of any changes to the fees that apply to you.

Details of the fees that apply to you are shown on your *Annual Benefit Statement*.

For definitions of various fees, refer to *Fee Definitions* at <https://super.towerswatson.com/super/oracle>.



Further details about fees, including those applying to the Plan's other investment options and definitions of various fees, are contained in the *Fees and other costs* section in the *Additional information* factsheet. You should read the important information about fees before making a decision. Go to <https://super.towerswatson.com/super/oracle>. The material relating to fees may change between the time when you read this Statement and the day when you acquire the product.



7 HOW SUPER IS TAXED

All taxes deducted are paid to the Australian Taxation Office when required.

Tax on contributions

There are limits on how much can be contributed to super before extra tax applies.

	Non-concessional contributions [#]	
What is the annual limit?	\$100,000, however, if your total super balance on 30 June 2020 is more than \$1.6 million any non-concessional contributions you make in the 2020/21 year will be excessive.	
What tax applies if my contributions are within the cap?	Nil.	
How much tax applies to the excess if I exceed the limit?	If you withdraw the excess from super: Nil tax on contributions. Associated earnings taxed at your marginal tax rate.	If you leave the excess in super: Up to 47%.

[#] If you are under age 65 and you want to make larger non-concessional contributions to your superannuation fund, you may be able to bring forward up to two years of caps, to make total contributions of up to \$300,000 over three years. The maximum you can contribute over three years is \$300,000 and further restrictions may apply if your total superannuation balance on 30 June 2020 is greater than \$1.4 million. Note that the government has proposed to increase the maximum age at which you can access this arrangement from 65 to 67.

Contributions made for you by your partner (Oracle employee) count towards your non-concessional contribution cap.

Tax on investment earnings

A tax of up to 15% is deducted from the Plan's investment earnings before the earnings are applied to your account.

Tax on withdrawals

Lump sum and pension payments made from the Plan after age 60 are generally tax free. Tax may apply before age 60 and will be deducted before your benefit is paid to you.

Claiming a tax offset

If your partner (Oracle employee) makes spouse contributions on your behalf, it could mean that they are entitled to claim an offset on their income tax return. If you earn up to \$37,000, they can claim a tax offset of 18% on the first \$3,000 of contributions they make to your Spouse Account – that's a saving of up to \$540 a year on their tax.

The tax offset they are entitled to claim will reduce by \$18 for every \$100 that your income exceeds \$37,000, and cuts out altogether once your assessable income exceeds \$40,000. For example, if your assessable income is \$38,000 per year, the maximum tax offset applicable will be \$360. Other conditions may also apply.

You should provide your Tax File Number (TFN) to the Plan. This may save you tax. If you don't provide your TFN, higher tax can apply to certain payments and some types of contributions cannot be accepted. For example, spouse contributions can only be accepted if both you and your partner (Oracle employee) have provided the Plan with your TFN. Normally, Oracle will have provided your partner's TFN to the Plan when they started work.

Further details about tax are contained in the *How super is taxed* section in the *Additional information* factsheet. You should read the important information about tax before making a decision. Go to <https://super.towerswatson.com/super/oracle>. The material relating to tax may change between the time when you read this Statement and the day when you acquire the product.



8 INSURANCE IN YOUR SUPER

As a Spouse member under age 65, you are eligible to purchase death insurance through the Plan. There is no cover for total and permanent disablement available to Spouse members.

Death insurance is purchased in units. The amount of insurance you can purchase depends on your age and the number of units of cover you would like to purchase.

The table to the right shows the amount of cover provided by each unit of cover at the date of publication.

The fee for each unit of cover (\$3 per month, as at the date of publication) is deducted from your Spouse Account each month. You must ensure there are sufficient funds in your Spouse Account to cover this monthly fee or your cover will cease.

The current fees and levels of cover are available from the website at <https://super.towerswatson.com/super/oracle>.

To purchase death insurance through the Plan or to increase your cover, you will need to complete the relevant section of the *My Spouse form* and an *Application for Insurance form*, providing evidence of your health.

The insurer will review the information you provide on the *Application for Insurance form* and, as a result, may apply a loading to your fee or impose restrictions or exclusions on the cover granted. It may even refuse your application for cover.

Your death insurance starts from the date your application is approved by the insurer. While the application for cover is being assessed, you will be covered for accidental death for up to 90 days, or until the insurer makes a decision on your application, if earlier.

You can reduce or cancel your cover at any time. To do so, send a letter addressed to 'The Trustee of the Oracle Superannuation Plan' via the Plan Administrator. Your cover will end when you leave the Plan for any reason, when you cancel the cover, when there are insufficient funds in your Spouse Account to meet the monthly fee or in certain other circumstances.

Your cover will also be cancelled if your account has been inactive for 16 months and you have not elected for your cover to continue (see *How super works & insurance for Spouse members*).

We will warn you in advance if your account is classified as inactive and your insurance could stop.

Death-only insurance cover for Spouse members (per unit of cover)

Your current age	Amount of insurance (one unit)	Your current age	Amount of insurance (one unit)
33 and under	\$130,000	50	\$35,500
34	\$122,000	51	\$33,000
35	\$112,000	52	\$30,000
36	\$104,000	53	\$28,000
37	\$97,000	54	\$25,500
38	\$90,000	55	\$23,200
39	\$84,000	56	\$21,200
40	\$78,000	57	\$19,400
41	\$72,000	58	\$17,600
42	\$67,000	59	\$16,000
43	\$62,000	60	\$14,400
44	\$58,000	61	\$13,000
45	\$53,000	62	\$11,800
46	\$49,000	63	\$10,400
47	\$45,500	64	\$9,300
48	\$42,000	65	Nil
49	\$39,000		

Further details about insurance including the amount of cover, important conditions, exclusions, risks and fees are contained in the *How super works & insurance for Spouse members* factsheet. This information may affect your entitlement to insurance cover. You should read the important information about insurance before making a decision including whether the insurance is appropriate for you. Go to <https://super.towerswatson.com/super/oracle>. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.



9 HOW TO OPEN AN ACCOUNT

**Joining the Oracle Superannuation Plan is easy!
Just follow these simple steps.**

1. Read this PDS carefully to learn about the options and features available to you.
2. Consider your super choices for:
 - Your investment option(s);
 - Rollovers; and
 - Your insurance cover.

Remember, if you do not make an investment choice your application for membership cannot be processed.

3. Once you have made your choices, complete and return the relevant forms to the Plan Administrator.

After an account has been opened in your name and your partner (Oracle employee) has made an initial contribution to your Spouse Account, you can then consolidate or roll over any super you may have in other super funds into the Plan.

Protecting your personal information

The Trustee believes your privacy is important and so has developed a privacy policy to protect your personal information. The policy outlines how the Plan collects and manages your personal information. A copy of the policy is available by calling the Plan Administrator on **1800 127 953** or from the Plan's website at **<https://super.towerswatson.com/super/oracle>**.

If you would like to access or update your personal information, please contact the Plan Administrator (see to the right for contact details).

Enquiries or complaints

If you have any questions, would like to make a complaint or would like more information about the Oracle Superannuation Plan, please contact:



The Plan Administrator
Oracle Superannuation Plan
PO Box 1442
Parramatta NSW 2124



1800 127 953



<https://super.towerswatson.com/super/oracle>



oraclesuperadmin@linksuper.com

You should read the important information about your account in the Plan before making a decision. Further details are contained in the *How to open an account* section in the *Additional information* factsheet. Go to **<https://super.towerswatson.com/super/oracle>**. The material relating to your account may change between the time when you read this Statement and the day when you acquire the product.





My Spouse form

Use this form to:

- Set up super for your spouse
- Make changes to your Spouse Account or insurance cover

You and your spouse must complete this form. See the Plan's Product Disclosure Statement for Spouse members (PDS) for details about Spouse membership.

Checklist

- Have you both completed this form?
- If your spouse is applying for death-only insurance cover, they should complete an *Application for Insurance* form in addition to this form.
- Have you completed a *Contribution Splitting form*, if applicable?

All forms and the Plan's PDS for Spouse members are available on the Plan's website, <https://super.towerswatson.com/super/oracle>.

My details (employee member to complete)

Last name	<input type="text"/>	Mr/Mrs/Ms/Miss	<input type="text"/>
First name	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employee number	<input type="text"/>	Male/Female (please tick)	<input type="checkbox"/> M <input type="checkbox"/> F

My spouse's details (spouse to complete)

Last name	<input type="text"/>	Mr/Mrs/Ms/Miss	<input type="text"/>
First name	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Male/Female (please tick)	<input type="checkbox"/> M <input type="checkbox"/> F	Email	<input type="text"/>
Tax File Number*	<input type="text"/>		

* Your Tax File Number (TFN) is confidential. The Trustee is authorised to ask you for your TFN under the Superannuation Industry (Supervision) Act 1993 and to use and disclose it, but you are not required to supply it. If you provide your TFN to the Trustee it will ensure that no extra tax is paid on your contributions and benefits other than that which would ordinarily apply. The Plan cannot accept spouse contributions to your account unless you and your spouse both provide your TFN. It will also make it easier to track any previous superannuation accounts you have held so you can receive all your benefits when you retire. Your TFN may be provided to another super fund or RSA provider unless you tell us in writing not to do so. Your TFN will be treated confidentially and will only be used for lawful purposes. Those purposes may change in the future.

My contribution options (employee member to complete)

There are different ways you can contribute to the Plan on your spouse's behalf. Please tick the relevant box or boxes.

- I want to make after-tax contributions to the Plan on behalf of my spouse of % from each pay I receive.

I authorise Payroll to deduct this contribution commencing from the next pay period after this application is processed.

- I want to make a single contribution of \$ on behalf of my spouse.

Please attach a cheque payable to the Oracle Superannuation Plan of at least \$500.

- I would like to split my super contributions with my spouse once each financial year.

You will need to complete a *Contribution Splitting form* each year, available from the Plan's website. You can only split your contributions with your spouse after you have first made an after-tax contribution to open a Spouse Account in the Plan.

- I understand that my contributions become the entitlement of my spouse.
- I confirm that I am an Australian taxpayer.

My investment choice (spouse to complete)

New spouse members – Please complete Part 1 only. You must choose how your super is to be invested or your application for membership cannot be processed. There is no fee for making your initial choice.

Current spouse members – Unless you make a choice in Part 1, your future contributions will continue to be invested as they are currently invested. Unless you make a choice in Part 2, your current account balances will remain invested as they are currently invested. See below for details of fees.

Part 1. For new spouse members and current spouse members

I would like my **future contributions** to be invested in the following option or options:

Diversified Shares	<input type="text"/>	%
Growth	<input type="text"/>	%
Balanced	<input type="text"/>	%
Stable	<input type="text"/>	%
Cash	<input type="text"/>	%
Total	<input type="text" value="100"/>	100%

Remember:

- Your choice must add up to 100%. Otherwise your choice will not take effect and your future contributions will continue to be invested in your current investment option(s) or, if you are a new member, we will be unable to process your application.

Part 2. For current spouse members only

I would like my **current account balances** to be invested in the following option or options:

Diversified Shares	<input type="text"/>	%
Growth	<input type="text"/>	%
Balanced	<input type="text"/>	%
Stable	<input type="text"/>	%
Cash	<input type="text"/>	%
Total	<input type="text" value="100"/>	100%

Remember:

- Your choice must add up to 100%. Otherwise your choice will not take effect and your super will continue to be invested in your current investment option(s).

Switching and fees

You can change your investment choice effective from the first day of each month. If you're changing your choice, make sure you submit your form to the Plan Administrator at least five working days before the date you want your change to take place. Your accounts will be changed on the first day of the following month.

Current members can make two types of switches:

1. You can change how your **future contributions** are invested by completing Part 1 above. This switch is available each month at no cost.
2. You can change how your **current account balances** are invested by completing Part 2 above. This switch is available each month. A switching fee applies at all times.

For details of the current fees that apply, refer to the Plan's PDS, which is available on the Plan's website.

My insurance cover (spouse to complete)

You have the option of taking out death-only insurance, which provides an additional benefit if you die. The cover is expressed in units and the amount of cover for each unit depends on your age. The fee is \$3 per unit per month. Full details are available in the Plan's PDS, which is available on the Plan's website.

Yes, I would like units of cover at \$3 per unit per month.

No, I do not want death-only insurance cover.

You need to **complete an *Application for Insurance form*** about your health, which is available from the Plan's website, if you would like to take out death-only insurance cover.

The Administrator will advise you in writing if your application for death-only insurance is approved by the insurer. Your cover starts from the day the Plan's insurer approves the application and contributions have been received to cover the monthly fees. Your cover stops when you cancel the cover in writing or when there are not sufficient funds in the account to pay the fee. It may also stop in other circumstances – see the PDS for Spouse members for details.

If you are an existing member and you would like to reduce or stop your death-only insurance cover, please write to 'The Trustee of the Oracle Superannuation Plan' via the Plan Administrator (see below for contact details).

Our declaration

We confirm that we have received and understood the Plan's PDS for Spouse members. We agree to be bound by the Trust Deed and Rules of the Plan. The information in this form is true to the best of our knowledge and belief.

We are living on a bona fide domestic basis in a relationship as a couple and are both Australian residents for tax purposes. We'll let the Trustee know if this changes. We have read and understood the summary of the Plan's Privacy Policy contained in the PDS and we agree to the use of our personal information as disclosed therein.

Signature (employee) Date / /

I (the spouse) also understand that the Trust Deed and Rules of the Plan define the terms of my membership of the Plan and I agree to be bound by them. I understand that my death benefit will be paid to my estate.

If I am applying for insurance cover, I have attached a completed *Application for Insurance* form for the insurer. I agree that all insurance is subject to the conditions in the Plan's insurance policy. I confirm that I want my insurance cover (if approved) to continue even if:

- My account balance is below \$6,000;
- I am under age 25; or
- My account is inactive for a continuous period of 16 months.

I will advise the Trustee if this changes.

If I have provided my email address, I agree that the Trustee may use that email address to send me information including PDSs, Benefit Statements, Exit Statements, Annual Reports, newsletters or information on material changes to my super or significant events, electronically. If I have not provided it, I authorise the Trustee to send any such information to me at our home address.

Signature (spouse) Date / /

Please return your completed form and *Application for Insurance form* (if required) to:

**The Plan Administrator
Oracle Superannuation Plan
PO Box 1442
Parramatta NSW 2124
Ph: 1800 127 953**

The Plan Administrator will acknowledge receipt within five business days. They will also send any *Application for Insurance* forms to the insurer. If you don't receive an acknowledgement, please call the Plan Administrator on **1800 127 953**.

Administrator use only

Form received / /

Application for Insurance form received / /

Acknowledgement sent / /