



IPE Super for Spouse members Product Disclosure Statement

www.ipesuper.com.au
1800 257 135

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ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information (each of which form part of the PDS). You should consider that information before making a decision about the product.

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

Information contained in this document that is not materially adverse is subject to change from time to time and may be updated if it changes. Updated information can be found at www.ipesuper.com.au. In addition, we will provide a hardcopy free of charge on request. If you contact the IPE Super Helpline on **1800 257 135**.

1 About IPE Super

The Incitec Pivot Employees Superannuation Fund (known as IPE Super) is a superannuation fund specifically designed for current employees of Incitec Pivot Limited (IPL) and associated companies, along with former employees and spouses of employees.

With IPE Super's Spouse membership, you and your partner can both benefit:

- Spouse contributions can be an easy and convenient way for you and your spouse (IPL employee) to help you save for retirement.
- If you have a low assessable income, your spouse may be entitled to claim a tax offset of up to \$540 per year on their tax return.
- You can transfer super benefits from other funds and consolidate your super into one fund.
- You have your own super account which means that you are eligible to apply for life insurance through IPE Super.

IPE Super provides you with flexibility to save for your retirement. There is also the option to take out a pension when you are nearing or have reached retirement.

This PDS provides a summary of the benefits provided to Spouse members.

At the bottom of the homepage www.ipesuper.com.au under 'Trustee Information', you will find information about the Trustee and executive remuneration and any other documents that must be disclosed under the superannuation legislation. You can also find the IPE Super MySuper Product Dashboard at the bottom of the homepage under 'Member Information'.

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. 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 allows your super to grow.

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

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 available to you.

- Your spouse can make a **one-off lump sum after-tax contribution** for you, or
- Your spouse can make **regular after-tax contributions** for you, or
- Your spouse may be able to **split their eligible contributions** with you (after your spouse has made an initial contribution for you), or
- You can make **after-tax contributions** (after your spouse has made an initial contribution for you).

After you have opened the account and your spouse has made an initial spouse contribution, you can consolidate or roll over any super you may have in other super funds into your IPE Super account.

Generally, you can choose the super fund your employer pays contributions to. However, IPE Super cannot accept contributions from your employer (i.e. Superannuation Guarantee or before-tax contributions), but you may be able to claim a tax deduction for any personal contributions you make (see page 6).

Contributions can only be accepted if IPE Super has your and your spouse's Tax File Numbers (see page 6).

If your income is under the limit set by the Government and you make an after-tax contribution, you may be eligible for an additional co-contribution from the Government (conditions apply).

The Government also places limits on how much can be contributed to super before extra tax applies. See page 6 for more information.

Your and your spouse's super benefits are not transferrable. You can't transfer your benefit to your spouse. If you die, your super is paid to your dependants or your estate. 

You should read the important information about how super works before making a decision. Go to the guide, *Additional information about IPE Super* at www.ipesuper.com.au. 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 IPE Super

There are a number of benefits of being a Spouse member in IPE Super.

- Your spouse can make **after-tax contributions** to a super account in your name via a personal or bank cheque payable to the Incitec Pivot Employees Superannuation Fund and forwarded to the Fund Administrator, or via your internet banking Pay Anyone facility to Towers Watson Superannuation Pty Ltd ATF Incitec Pivot Employees Superannuation Fund (Westpac BSB: 032275 Account number: 308377). For more information contact the IPE Super Helpline on **1800 257 135**.
- Once your spouse account has been established and the first contribution has been made, your spouse can **split their own before-tax contributions** to super with you. (This option is not available if your spouse is a Defined Benefit member).
- You can **keep your entire super in the one fund** by rolling your previous super into your IPE Super account.

- You have a **choice of four pre-packaged investment options** or you may design your own investment portfolio from the pre-packaged options and the available asset class options.
- As a Spouse member, IPE Super **provides the option to take out life insurance cover** to help protect your family from the unexpected.
- If your spouse (IPL employee) leaves IPE Super, your super benefit will be transferred to **the Retained Benefits** section. There you'll have the option to continue your insurance cover (if any).
- You can **stay an IPE Super member in retirement** by taking your super as a pension. See the PDS, *Your IPE Super Account-Based Pension Guide*, available by contacting the Helpline or downloading it from the website, for more information.
- You **receive regular communication from IPE Super**. Each year you will receive a *Benefit Statement* outlining the value of your super. In addition, you receive regular newsletters, access to an *Annual Report* and other information to keep you up to date with your super.
- You can keep track of your super via **www.ipesuper.com.au** and make changes to your super online.

Spouse defined

Your spouse is currently defined to include a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple. Your spouse may be of the same or opposite sex to you.



To provide you with greater security around who receives your super in the event of your death, you have the choice of making either a **binding or non-binding nomination**. To nominate your preferred beneficiaries, please complete a *Death Benefit Nomination Form* available from www.ipesuper.com.au.



4 Risks of super

As with all investments, there are risks with investing with IPE Super.

Your level of risk will vary depending on your age, investment time frame, other investments and risk tolerance.

INVESTMENT RISK

IPE Super offers you a choice of four pre-packaged investment options or you can design your own investment portfolio from the pre-packaged options and a range of asset class options. Each option has a different strategy and a 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 generally provide lower returns, but are less volatile than shares.

The value of your IPE Super account 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 IPE Super may be positive or negative and are not guaranteed. When you leave IPE Super, you may get less than the amount of contributions paid in because of taxes, fees and low or negative investment returns.

OTHER RISKS

Being a member of IPE Super 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.

IPE Super's Trust Deed may be amended or IPE Super may close in the future. This may affect the value of your super account balance or payout.

The Fund may also be exposed to other risks such as changes in the economic and political climate, fraud or other criminal activities (including identity theft). Not all of these risks can be controlled by the Trustee.

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 risks of super before making a decision. Further details of investment risks are contained in *IPE Super's Investment Guide*. Details of insurance risks are contained in *IPE Super's Insurance Guide*. Go to www.ipesuper.com.au 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.



You should read the important information about the benefits of investing with IPE Super before making a decision. Go to the guide, *Additional information about IPE Super* at www.ipesuper.com.au The material relating to the benefits of investing with IPE Super may change between the time when you read this Statement and the day when you acquire the product.



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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 (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 calculator to help you check out different fee options.

These are the main fees to manage your account, based on IPE Super's Active Balanced investment option[^]. Fees and costs can be paid directly from your account or deducted from investment returns. Entry fees and exit fees cannot be charged. Information in this section can be used to compare costs of IPE Super 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.

Incitec Pivot Employees Superannuation Fund – Active Balanced [^]		
Type of fee or cost	Amount	How and when paid
Investment fee ¹	0.89% p.a. to 0.93% p.a. (\$8.90 to \$9.30 per \$1,000)	This fee is deducted from investment returns before the returns are applied to your account in the Fund
Administration fee ¹	\$87.00 p.a. plus 0.247% p.a. of your account balance (\$2.47 per \$1,000)	The dollar fee is deducted from your account monthly. The percentage fee is deducted from investment returns before the returns are applied to your account in the Fund
Buy-sell spread	Nil	Not applicable
Switching fee	First switch in any financial year is free For each additional switch per financial year: \$57.90	This fee is deducted from your account at the time of switching
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs ²	Other fees may also apply	
Indirect cost ratio ¹	Nil	Not applicable

[^] This is also the option for MySuper members.

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 Insurance fees and fees for certain activities you request may apply (see the *Fees and other costs* section of the guide, *Additional Information about IPE Super*).

EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the fees and costs in the Active Balanced option[^] for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Active Balanced option [^]		Balance of \$50,000
Investment fees	0.93% p.a.	For every \$50,000 you have in the superannuation product you will be charged \$465 each year*
Plus Administration fees	\$87.00 p.a. plus 0.247% p.a.	And , for every \$50,000 you have in the superannuation product you will be charged \$87.00 each year plus \$123.50 in administration fees regardless of your balance
Plus Indirect costs for the superannuation product	Nil	And , indirect costs of \$0 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 \$675.50 for the superannuation product.

[^] This is also the investment option for MySuper members.

* The investment fee shown is the maximum fee applicable, on a gross of tax basis.

Note: Additional fees may apply. **And** if you leave the superannuation fund, you may also be charged a **buy-sell spread** which applies whenever you switch investment options. The buy-sell spread for exiting is **nil** (this will equal to **\$0** for every \$50,000 you withdraw).

FEE CHANGES

All fees and charges are effective 1 October 2019 (unless otherwise noted) and may be revised by the Trustee from time to time without your consent. Some fees may 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. If you change categories, you will be advised of any changes to the fees that apply to you.

Further details about fees, including those applying to IPE Super's other investment options and definitions of various fees, are contained in the *Fees and other costs* section in the guide, *Additional information about IPE Super*. You should read the important information about fees before making a decision. Go to www.ipesuper.com.au. 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. The taxes below apply to super.

TAX ON CONTRIBUTIONS

There are limits on how much you and your spouse (IPE employee) can contribute to your super before extra tax applies. There will be tax consequences for you if you exceed the limits.

	Concessional contributions	Non-concessional contributions#
What is the annual limit?	\$25,000.	\$100,000, however, if your total super balance on 30 June 2019 was more than \$1.6 million any non-concessional contributions you make in the 2019/20 year will be excessive.
What tax applies if my contributions are within the cap?	Generally 15% contributions tax.	Nil.
How much tax applies to the excess if I exceed the limit?	Your marginal tax rate less 15% (reflecting tax already paid by the Fund), plus an interest charge.	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 2019 was greater than \$1.4 million.

TAX ON INVESTMENT EARNINGS

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

TAX ON WITHDRAWALS

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

Further details about tax are contained in the *How super is taxed* section in the guide, *Additional information about IPE Super*. You should read the important information about tax before making a decision. Go to www.ipesuper.com.au. The material relating to tax may change between the time when you read this Statement and the day when you acquire the product.



You should provide your Tax File Number (TFN) to IPE Super. 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, after-tax contributions can only be accepted if the Fund has your and your spouse's TFNs. Normally, IPL will provide your spouse's TFN to the Fund when they start work.

8 Insurance in your super

As a Spouse member, IPE Super provides you with the option to take out life insurance cover to help protect your family from the unexpected.

You can choose the amount of life insurance you wish to purchase in multiples of \$10,000. The fee will be deducted from your spouse account in IPE Super and the amount will appear on your annual *Benefit Statement*. Annual fees range:

For males: from \$0.44 to \$7.63 per \$1,000 of cover

For females: from \$0.20 to \$4.55 per \$1,000 of cover

Your application for life insurance cover will be assessed by the Fund's insurer, who will forward you an additional health questionnaire for completion.

Based on your response to the questionnaire and any other medical information the insurer may ask for the insurer may approve your application, or a loading may be applied to your fee or an exclusion to the cover granted. Alternatively, the insurer may refuse your application. Such a refusal may affect your ability to obtain insurance cover in the future.

You will be notified in writing of the insurer's decision and of any conditions that may have been imposed by the insurer. If the application is accepted, life cover will commence from the day your application is accepted by the insurer.

You can cancel or change your insurance cover at any time by contacting the IPE Super Helpline on **1800 257 135**.

Cover will cease if you decide to leave IPE Super or if there is not enough money in your spouse account to cover the insurance fee. All cover will cease when you reach age 65.

You can elect to transfer your super benefits to another fund at any time (contact the Fund Administrator for further details). Any insurance cover you may have will cease on the date your benefit is paid to another fund.

If there are no contributions or roll overs into your account for 16 months, we must cancel your insurance cover unless you tell us you want to continue your insurance cover at your own cost or you arrange to make a contribution or rollover. We will warn you in advance if your account is classified as inactive and your insurance could stop.

To apply for cover, you must complete the "Life insurance cover section" of the *IPE Super Spouse Form* at the back of this PDS. The form is also available from www.ipesuper.com.au or from the IPE Super Helpline on **1800 257 135**.

CALCULATING YOUR INSURANCE FEE

Like most life insurance policies, the insurance fee you pay for your life cover will depend on your age.

To calculate the annual fee that applies to your chosen level of cover, follow these steps:

1. Decide how much cover is needed.
2. Go to the table to the right and find the rate for your age.
3. Calculate the annual fee as follows:

$$\begin{array}{r} \text{Insurance rate} \\ \times \\ \text{amount of cover selected} \\ \div \\ \text{\$1,000} \end{array}$$

4. If the insurer has granted cover subject to a fee loading, then you need to apply that loading to the fee calculated in Step 3.

Age	Rate per \$1,000 of life cover	
	Male	Female
15	\$0.44	\$0.20
16	\$0.51	\$0.22
17	\$0.65	\$0.27
18	\$0.75	\$0.29
19	\$0.75	\$0.29
20	\$0.75	\$0.27
21	\$0.71	\$0.27
22	\$0.67	\$0.27
23	\$0.65	\$0.24
24	\$0.63	\$0.22
25	\$0.60	\$0.22
26	\$0.56	\$0.20
27	\$0.53	\$0.20
28	\$0.53	\$0.20
29	\$0.53	\$0.22
30	\$0.53	\$0.24
31	\$0.53	\$0.24
32	\$0.56	\$0.27
33	\$0.58	\$0.29
34	\$0.60	\$0.34
35	\$0.63	\$0.36
36	\$0.65	\$0.41
37	\$0.67	\$0.44
38	\$0.73	\$0.49
39	\$0.80	\$0.53

Age	Rate per \$1,000 of life cover	
	Male	Female
40	\$0.87	\$0.60
41	\$0.94	\$0.67
42	\$1.02	\$0.71
43	\$1.14	\$0.75
44	\$1.25	\$0.78
45	\$1.38	\$0.82
46	\$1.50	\$0.85
47	\$1.65	\$0.92
48	\$1.81	\$0.99
49	\$1.99	\$1.07
50	\$2.18	\$1.16
51	\$2.38	\$1.31
52	\$2.61	\$1.47
53	\$2.83	\$1.63
54	\$3.10	\$1.79
55	\$3.37	\$1.94
56	\$3.68	\$2.14
57	\$4.02	\$2.35
58	\$4.41	\$2.54
59	\$4.86	\$2.76
60	\$5.35	\$3.01
61	\$5.89	\$3.27
62	\$6.44	\$3.61
63	\$7.02	\$4.06
64	\$7.63	\$4.55

Further details about insurance including the amount of cover, important conditions, exclusions and risks are contained in *IFE Super's Insurance Guide*. 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 www.ipesuper.com.au. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.



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How to open an account

Joining IPE Super 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:
 - Voluntary contributions,
 - Rollovers,
 - Your investment choice, and
 - Your insurance cover.

Once you have made your choices, complete and return the forms at the back of this PDS.

ENQUIRIES OR COMPLAINTS

If you have any questions, would like to make a complaint or would like more information about IPE Super, please contact:

The Fund Administrator
IPE Super
PO Box 1442
Parramatta NSW 2124
Helpline: **1800 257 135**
Email: ipesuperadmin@linksuper.com
Website: www.ipesuper.com.au

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 IPE Super collects and manages your personal information. A copy of the policy is available by calling the IPE Super Helpline on **1800 257 135**.

If you would like to access or update your personal information, please contact IPE Super at:

IPE Super
PO Box 1442
Parramatta NSW 2124
Helpline: **1800 257 135**

Further details are contained in *Additional information about IPE Super* in the section *How to open an account*. You should read the important information about your account in IPE Super before making a decision. Go to www.ipesuper.com.au. The material relating to your account may change between the time when you read this Statement and the day when you acquire the product.





IPE Super Spouse Form

To establish your new Spouse membership in IPE Super, please carefully read and complete the appropriate sections on this form. You must complete **Part B** of this form and **your partner (IPL employee)** must complete **Part A**.

Before you complete the sections below, please indicate whether you are **MAKING A NEW APPLICATION** or **CHANGING YOUR PREVIOUS DETAILS**, by ticking the appropriate box:

This is a new application.

OR

I wish to change my details.

(Note: If you wish to make a nomination for your death benefit or change your existing nomination, you should complete a *Death Benefit Nomination Form*, which is available from www.ipesuper.com.au)

PART A Your partner's details

Partner (IPL employee) to complete – please use BLOCK letters

Title: (please tick) Dr Mr Ms Mrs Miss

Date of birth:

Given name:

Surname:

Declaration

- I understand that I can make after-tax contributions for my spouse by cheque or via my internet banking Pay Anyone facility at any time and that my contributions will be paid into a separate spouse account on behalf of my partner.
- I confirm that I have read the Product Disclosure Statement for Spouse members from the Incitec Pivot Employees Superannuation Fund.
- I confirm that I am living with my partner. I will let the Trustee know if this changes.
- I have read and understood the summary of the *Privacy Policy* for the Fund as set out in the PDS and I consent to the use and disclosure of my personal information as set out in the Policy.

Partner's signature:

Date:

PART B Your details and preferences

Spouse member to complete – please use BLOCK letters

Title (please tick): Dr Mr Ms Mrs Miss

Given name:

Surname:

Home address:

Telephone: ()

Date of birth: / /

Email:

Providing your email address

The Trustee may decide to provide information about IPE Super or your benefits electronically in the future. This might include Product Disclosure Statements, Benefit Statements, Exit Statements, Annual Reports, newsletters or information on material changes to your super or significant events. If you'd like to receive information electronically, where available, please provide your email address.

Tax File Number (TFN):

Under the Superannuation Industry (Supervision) Act 1993, the Trustee is authorised to collect, use and disclose your TFN. The Trustee may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other superannuation provider. It is not an offence not to quote your TFN. However, giving your TFN will have the following advantages:

- Your superannuation fund will be able to accept all permitted types of contributions to your account,
- Other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits, and
- It will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

1. Member Investment Choice

Please read *IPE Super's Investment Guide*, then complete this section to choose how you would like to invest the amount in your spouse account.

Please invest the amount in my spouse account in the following investment option(s):

Choice 1 – Choose one of the “pre-packaged” options

OR

Choice 2 – Design your own investment option

- Conservative
- Active Balanced*
- Assertive
- Assertive Plus

	(Must total 100%)
Conservative	<input type="text"/> %
Active Balanced*	<input type="text"/> %
Assertive	<input type="text"/> %
Assertive Plus	<input type="text"/> %
Cash	<input type="text"/> %
Diversified Fixed Interest	<input type="text"/> %
International Shares	<input type="text"/> %
Australian Shares	<input type="text"/> %
Total	100%

* This is also the investment option for MySuper members.

I understand that:

- If I do not choose an investment option, or
- If I make a selection that does not total 100%,

my investment choice will be invalid and the amount in my spouse account will be invested automatically in the Active Balanced option, which is also the option for MySuper members.

2. Life insurance cover

Please tick ONE box below.

No, I do not wish to apply for life insurance cover.

Yes, I wish to apply for life insurance cover.

If you selected “yes” above, please tell us how much cover you wish to apply for.

I wish to apply for \$ of life insurance cover.

I understand that:

- My application for life insurance cover is subject to any restrictions or conditions imposed by the Trustee and the Fund’s insurer. In particular, the cover is dependent on me providing evidence of good health that is acceptable to the insurer.
- I must provide the information requested by the insurer or my application cannot proceed.
- Insurance cover will not take effect until the Trustee and insurer approve my application.
- All insurance is subject to the conditions in the Fund’s insurance policies.
- The Fund Administrator will deduct the insurance fees from my account as required.

Remember, if you apply for life insurance cover, you will be required to complete a personal health questionnaire for the Fund’s insurer. The questionnaire will be sent to you once your *IPE Super Spouse Form* has been received by the Fund Administrator.

3. Your declaration

I confirm that:

- I agree to be bound by the Trust Deed and Rules of the Incitec Pivot Employees Superannuation Fund.
- I have received and understood the Product Disclosure Statement for Spouse members from the Incitec Pivot Employees Superannuation Fund.
- I am living together with my partner. I will let the Trustee know if this changes.
- If I have provided my email address on page 2, I agree that the Trustee may use that email address to send me information as set out on page 2 electronically.
- I have received and understood the summary of the *Privacy Policy* for IPE Super contained in the PDS and I consent to the use and disclosure of my personal information as set out in the Policy.

I hereby apply to be a member of the Spouse section of IPE Super. I confirm that the information in this form is true to the best of my knowledge and belief.

Spouse member’s signature:

Date:

Please return the completed form to:

**The Fund Administrator
IPE Super
PO Box 1442
Parramatta NSW 2124**