

A photograph of a man with grey hair, wearing a blue plaid shirt, carrying a young girl with long brown hair on his shoulders. The girl is wearing a white patterned top with red and blue dots. They are both looking upwards and smiling, standing in a grassy area with trees in the background. The scene is brightly lit, suggesting a sunny day.

ORACLE®

2012 ANNUAL REPORT
ORACLE SUPERANNUATION PLAN

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About this *Annual Report*

This *Annual Report* has been prepared for members of the Oracle Superannuation Plan (ABN 17 608 890 083). It outlines how the Plan has performed during the past 12 months to 31 May 2012 and provides information on how your Plan is managed.

The information in this document is general information only and does not take into account your particular objectives, financial circumstances or needs. It is not personal or tax advice. Any examples included are for illustration only and are not intended to be recommendations or preferred courses of action. You should consider obtaining professional advice about your particular circumstances before making any financial or investment decisions based on the information contained in this document.

Issued by Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256, AFSL 236049), as Trustee of the Oracle Superannuation Plan. Preparation of this *Annual Report* was completed on 4 September 2012.

Welcome

Welcome to the *Annual Report* for members of the Oracle Superannuation Plan for the year to 31 May 2012.

How your super performed

How your super performed will depend on the investment option you have chosen and the type of assets the option invests in. You can read more on how the Plan's investment options have performed on page 4. You can also review the types of assets the Plan's options are invested in on pages 7 and 8.

New Policy Committee members

Member representative, Justin Glen, resigned from the Policy Committee in December 2011. Following a call for nominations in February 2012, George Tanas was elected to the Policy Committee.

George will serve out the rest of Justin's term of office until the next full election due in March/April 2013.

Company-appointed Policy Committee member Robyn Merchant was replaced by Edweena Stratton during the year.

In closing

We encourage you to spend some time reading this Report to understand how the past year has affected the Plan and your super.

As Trustee, our role is to manage the Plan for your benefit. As always, we welcome your questions and feedback, see the back cover for our contact details.

The Trustee Oracle Superannuation Plan

Key super terms

An investment **return** is the amount that your super earns. Positive returns increase your super while negative returns decrease your super.



Your super at a glance

Investment returns for the period ending 31 May 2012

Past performance is not necessarily a reliable indicator of future performance.

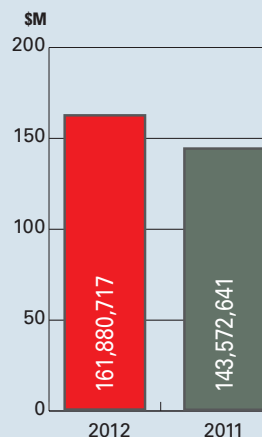


- 1 year net return to 31 May 2012
- 5-year compound average net return (per year)
- 10-year compound average net returns (per year)

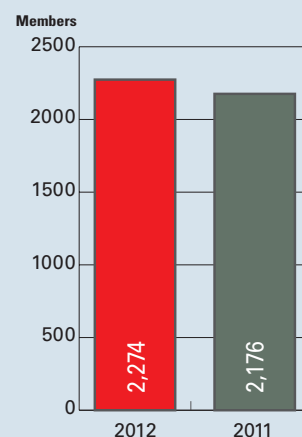
Note: The returns shown are after tax and investment fees have been deducted and are the rates applied to the accounts of Employee and Spouse members. Retained Benefit members should see page 4 for the returns applied to their accounts.

* The Cash option commenced on 1 April 2009, so the 5-year compound average return shown is the average annual return for the three year and two-month period from inception to 31 May 2012.

Plan assets



Membership



The Plan's financial statements

Here is a summary of the Plan's unaudited financial accounts for the year to 31 May 2012. The audit is expected to be finalised by the end of September 2012. The audited financial accounts and auditor's report will be available on request from the Plan Administrator on **1800 127 953** after that date.

Change in net assets during the year		\$
Net assets at the start of the year		143,572,641
Plus income	Contributions	26,588,657
	Rollovers	6,454,509
	Net investment income	1,144,281
	Other	622,139
Less outgoings	Benefit payments	10,850,738
	Insurance premiums	980,000
	Tax due	4,433,825
	Superannuation surcharge	5,105
	Expenses and charges	231,842
Net assets at the end of the year		161,880,717

Net assets at the end of the year		2011	2012
		\$	\$
Investments	Northward Capital Australian Equity Trust	20,959,761	21,546,075
	Schroder Investment Management Australia Ltd (Australian Equities PST)	21,068,779	22,126,030
	Deutsche Australia Asset Management (RREEF Global Property Securities Fund)	9,165,999	9,907,743
	SSgA (Australian Cash Trust)	3,968,590	6,561,373
	SSgA (International Equities Index Trust [Hedged])	21,680,907	22,316,670
	K2/D&S Management Co., LLC (K2 Advisors Diversity Fund Ltd)	8,358,139	9,615,399
	BlackRock (Fission International Equity Index Fund)	10,837,690	10,642,221
	BlackRock (Wholesale Indexed International Equity Fund)	10,305,020	12,871,053
	Bridgewater Associates Inc (All Weather Fund)	12,023,427	14,669,662
	Macquarie (True Index Australian Fixed Interest Fund)	11,085,252	14,037,433
	BlackRock (BlackRock) Australian Government Inflation-Linked Bond Fund	5,480,786	7,075,326
	PIMCO Global Credit Fund	5,468,404	6,756,918
Current assets		6,024,763	5,535,140
Current liabilities	Benefits payable	(1,187,953)	—
	Taxation payable	(1,592,181)	(1,694,173)
	Other	(74,742)	(86,153)
Net assets at the end of the year		143,572,641	161,880,717

Current assets include amounts in the Plan's bank account. All contributions due at 31 May 2012 have now been paid to the Plan.

Your super returns

The performance of your super might vary from year to year. In most cases though, super is a long-term investment. This means that returns over a longer term (like ten years, rather than one or two years) will be a better indicator of how your super is performing in general. Returns are shown below and on your *Benefit Statement*. The website at <http://mysuper.towerswatson.com/oracle> also has recent returns.

Returns to 31 May

Past performance is not necessarily a reliable indicator of future performance. Investment returns for periods to 31 May are shown below:

Employee and Spouse members

Investment option	2012	2011	2010	2009	2008	5-year compound average return (per year)	10-year compound average return (per year)
Diversified Shares	-5.7%	9.8%	16.8%	-27.3%	-10.0%	-4.6%	3.5%
Growth	0.2%	11.1%	16.5%	-19.8%	-7.0%	-0.7%	4.9%
Balanced	4.7%	9.8%	13.9%	-13.6%	-3.2%	1.8%	5.4%
Stable	6.7%	8.6%	11.0%	-7.1%	0.0%	3.6%	5.6%
Cash	4.2%	4.3%	3.2%	0.5%*	n/a	3.9%**	n/a

Note: The returns shown are after tax and investment fees have been deducted and are the rates applied to the accounts of Employee and Spouse members.

* The Cash option was introduced on 1 April 2009. The 2009 return is for the two months from 1 April 2009 to 31 May 2009.

** The return shown is the average annual return for the three year and two-month period from inception to 31 May 2012.

Retained Benefit members

Investment option	2012	2011	2010	2009	2008	5-year compound average return (per year)	10-year compound average return (per year)
Diversified Shares	-6.3%	9.2%	16.2%	-27.8%	-10.5%	-5.1%	2.9%
Growth	-0.5%	10.5%	15.9%	-20.3%	-7.5%	-1.2%	4.4%
Balanced	4.0%	9.1%	13.3%	-14.1%	-3.7%	1.2%	4.9%
Stable	6.1%	7.9%	10.4%	-7.6%	-0.5%	3.0%	5.1%
Cash	3.5%	3.6%	2.6%	0.4%*	n/a	3.2%**	n/a

Note: The returns shown are after tax and investment fees and administration fees have been deducted and are the rates applied to the accounts of Retained Benefit members. The administration fee is currently 0.65% per year, and was 0.50% per year before 1 November 2009.

* The Cash option was introduced on 1 April 2009. The 2009 return is for the two months from 1 April 2009 to 31 May 2009.

** The return shown is the average annual return for the three year and two-month period from inception to 31 May 2012.

What rate of return do I receive?

Your accounts receive the actual investment return for your chosen option after allowing for tax and investment fees, and if applicable, administration fees. If you have not made an investment choice, your accounts are invested in the Growth option, which is the default.

Interim rate

Investment returns are calculated each year. If your super needs to be paid out before investment returns have been calculated, an interim earning rate will be used. This will cover the period from the previous annual review date until the date your benefit is paid. An interim rate may also be used if you switch investment options.

The interim rate is based on the Plan's estimated monthly net investment returns, pro-rated if calculated during the month. When net investment returns are not available, a calculation is made using a suitable market index for each asset class or the cash rate if index returns are not available.

How investment markets performed in 2011/2012

Uncertainty was once again the theme for the past financial year. With fears surrounding the fragility of the US economy, deteriorating conditions in the Eurozone and the slowing of growth in China, financial markets performed erratically.

The Australian economy was impacted by economic events overseas, which led to stunted economic growth. In response, and due to the uncertain international outlook, the Reserve Bank of Australia cut the cash rate on four separate occasions during the year by a total of 1.25% from 4.75% to 3.5%. The labour market worsened as the unemployment rate rose by 0.3% to 5.2%.

Global markets showed increased volatility, as markets reacted to negative economic developments both locally and overseas. In August 2011, Standard & Poor's downgraded the US credit rating from AAA to AA+ with a negative outlook following US Congress' agreement to raise the national debt ceiling limit. The Federal Reserve recognised "significant downside risk to the economic outlook" and responded in September 2011 by lowering long-term borrowing rates and promising to keep rates at a low level at 0% to 0.25% for an extended period. The US labour market improved, as the unemployment rate decreased from 9.2% last year, to 8.2%.

The European sovereign debt crisis continued to intensify, with growing concerns arising from sovereign debt levels in Greece, Italy, Portugal and Spain. There were numerous changes in political leadership in Greece and Italy over the financial year, and approval of multiple bailout packages by the European Central Bank. In Greece, a number of measures were agreed upon, including a "voluntary" 50% write-off of the face-value of Greek government debt with private creditors. Attempts were also made to implement austerity measures to combat deteriorating debt levels, including limiting government budget deficits to half a per cent of nominal Gross Domestic Product.

The European Central Bank cut interest rates by 0.25% in both November and December (reducing its benchmark interest rate to 1%). The region's unemployment rate reached a high of 11% in April 2012 and manufacturing and service business surveys continued to suggest a recession. On the positive side, an agreement for a centralised Eurozone supervision of banks was reached in the European Union leaders' summit in June to allow a more flexible use of bailout funds for the recapitalisation of banks and to stabilise Eurozone bond markets.

The Australian share market suffered its worst loss since the 2008/09 financial year as the S&P/ASX 300 Accumulation Index declined by 7.0%. Key contributors to this negative performance were the high Australian dollar (despite a decline over the year against most major developed currencies, except the Euro), a weak retail sector and a fall in commodity prices due to concerns of slowing demand in China. The Telecommunications Services (38.3%) and Utilities (16.7%) sectors performed the best over the financial year, while the Materials (-28.1%) and Energy (-20.9%) sectors performed the worst.

Global share markets experienced heightened volatility over the financial year. The MSCI World ex Australia Accumulation Index returned 0.4% in hedged Australian dollar (A\$) terms and -0.5% in unhedged to A\$ terms.

The A\$ closed the financial year 4.5% down against the US dollar, at 102.4 US cents (from 107.2 US cents), falling below parity with the US dollar in May, due to falling commodity prices and interest rate cuts. In June it rose again due to stronger-than-expected domestic economic data and positive news from the Eurozone.

The Australian property market, as measured by the S&P/ASX 300 property Accumulation Index, returned 11.0% for the year, compared to last year when the Index returned 5.9%.

The Australian fixed interest market performed very well in light of falling bond yields. The Australian 90 Day Bank Bill Index returned 4.7% for the year, while the UBSA Composite Bond Index (All Maturities) returned 12.4% for the year. Global fixed interest, as measured by the Barclays Global Aggregate Index (hedged to A\$) returned 11.6%, underperforming the Australian fixed interest market.

Note: This investment commentary does not constitute advice. All investment figures quoted relate to before-tax performance of the relevant industry benchmark.

How your super is invested

The Plan has five different investment options for you to choose how your super is invested. See pages 7 and 8 for details. If you don't choose an option, your super is invested in the Growth option which is the default.

Investment objectives

Investment objectives are specific goals that the Trustee sets for the performance of each investment option. They are not intended as forecasts or guarantees of future investment returns.

Generally, the Trustee aims to:

- Invest the Plan's assets prudently as permitted by the Trust Deed and by superannuation law;
- Invest across a diverse range of assets;
- Ensure that the Plan is able to make benefit payments to members when they are due; and
- Monitor the performance of the Plan's investment managers to ensure they exercise integrity, prudence and professional skill in fulfilling the investment tasks delegated to them.

See pages 7 and 8 for the specific investment objectives for each option.

Investment strategy

An investment strategy is the plan the Trustee follows to achieve the objectives of an investment option. Each investment option has its own investment strategy. For details of each option's investment strategy, see pages 7 and 8.

Investment managers

The Trustee appoints professional investment managers to manage the Plan's investments. These managers and their products may be changed from time to time without prior notice to, or consent from, members. Investment managers for each investment option are listed on pages 7 and 8.

Derivatives

Part of the Plan's assets (approximately 17.5% of each investment option except the Diversified Shares and Cash options) is invested in a fund of hedge funds managed by K2/D&S Management Co., LLC (the K2 Advisors Diversity Fund Ltd) and a structured beta fund, the Bridgewater All Weather Fund. The underlying managers for these investments may make use of derivatives to assist in achieving their objectives. The managers do not hold uncovered derivatives.

The Plan's other investment managers only use derivatives for risk-control purposes or to more efficiently shift asset allocations.

Investment managers are required to have risk management processes in place in relation to the use of derivatives and the purposes for which they are used. Each year, the Trustee obtains confirmation from the managers that they have complied with their processes.

Reserves

The Trustee does not maintain investment reserves. All net investment returns are distributed to members. However, the Trustee maintains a general reserve, which may be used to finance certain Plan expenses and manage cash flows from time to time. The level of the general reserve over the past three years is shown below:

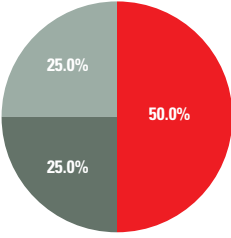
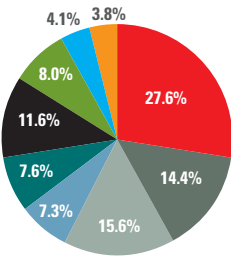
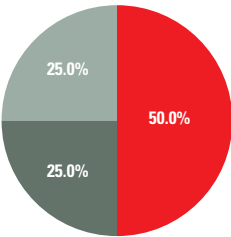
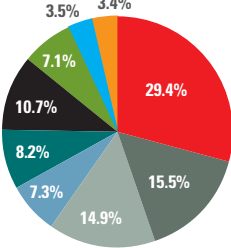
As at 31 May	\$	% of Plan assets
2012	493,318	0.30%
2011	460,903	0.32%
2010	380,429	0.37%

Key super terms

Asset classes are different types of investments such as shares, property, fixed interest and cash.



The Plan's investment options

	Diversified Shares	Growth
What are the investment objectives for this option?	<ul style="list-style-type: none"> To achieve a return (after tax and investment fees) that is at least 4.0% p.a. more than movements in the Consumer Price Index (CPI) over rolling five-year periods. To limit the probability of a negative return over rolling 12 month periods to less than 6 in 20 years. 	<ul style="list-style-type: none"> To achieve a return (after tax and investment fees) that is at least 3.5% p.a. more than movements in CPI over rolling five-year periods. To limit the probability of a negative return over rolling 12 month periods to about 4 in 20 years.
What investment strategy does this option use?	Invest 100% in shares, with approximately half in Australian shares and half in international shares, and some exposure to currency.	Invest about 85% in shares, hedge funds, property and structured beta, and about 15% in fixed interest and cash investments.
Who manages the option's assets?	<p>At 31 May 2012</p> <ul style="list-style-type: none"> Northward Capital Australian Equity Trust Schroder Investment Management Australia Ltd (Australian Equities Unit Trust and PST) BlackRock Investment Management (Australia) Limited (BlackRock) (BlackRock Fission International Equity Index Fund [Unhedged]) BlackRock (BlackRock Wholesale Indexed International Equity Fund [Unhedged]) State Street Global Advisors (SSgA) (International Equities Index Trust [Hedged]) 	<p>At 31 May 2012</p> <ul style="list-style-type: none"> Northward Capital Australian Equity Trust Schroder Investment Management Australia Ltd (Australian Equities Unit Trust and PST) K2/D&S Management Co., LLC (K2 Advisors Diversity Fund Ltd) Bridgewater Associates Inc (All Weather Fund) Deutsche Australia Asset Management (RREEF Global Property Securities Fund) BlackRock Investment Management (Australia) Limited (BlackRock) (BlackRock Fission International Equity Index Fund [Unhedged]) BlackRock (BlackRock Wholesale International Indexed Equity Fund [Unhedged]) State Street Global Advisors (SSgA) (International Equities Index Trust [Hedged]) Macquarie (True Index Australian Fixed Interest Fund) BlackRock (BlackRock Australian Government Inflation-Linked Bond Fund) PIMCO Global Credit Fund
How is the option invested?		
Asset mix at 31 May 2012		
Asset mix at 31 May 2011		
	<ul style="list-style-type: none"> ■ Australian shares ■ International shares (Hedged) 	<ul style="list-style-type: none"> ■ International shares (Unhedged) ■ Hedge funds

Balanced	Stable	Cash
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- To achieve a return (after tax and investment fees) that is at least **3.0% p.a.** more than movements in CPI over rolling five-year periods.
- To limit the probability of a negative return over rolling 12 month periods to **about 3 in 20 years.**

- To achieve a return (after tax and investment fees) that is at least **2.5% p.a.** more than movements in CPI over rolling five-year periods.
- To limit the probability of a negative return over rolling 12 month periods to **about less than 2 in 20 years.**

- To achieve a return (after tax and investment fees) that is at least **1.5% p.a.** more than movements in the CPI over rolling three-year periods.
- To minimise any negative returns over moving one-year periods.

Invest about 60% in shares, hedge funds, property and structured beta, and about 40% in fixed interest and cash investments.

Invest about 40% in shares, hedge funds, property and structured beta, and about 60% in fixed interest and cash investments.

Invest 100% in short-term interest bearing assets (e.g. cash).

At 31 May 2012

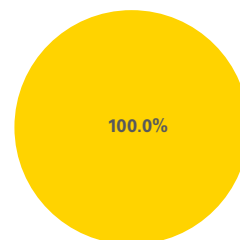
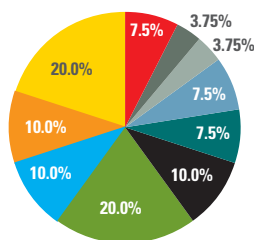
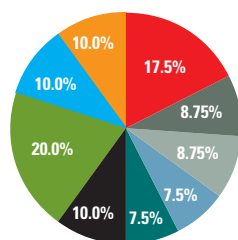
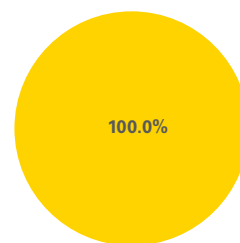
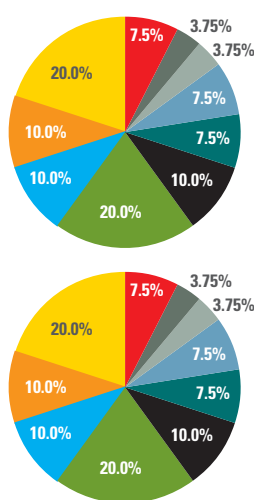
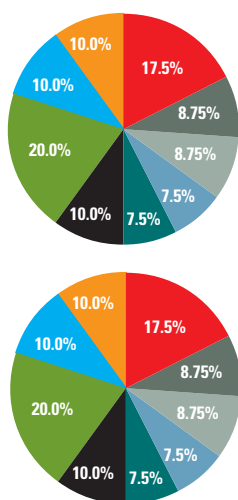
At 31 May 2012

At 31 May 2012

- Northward Capital Australian Equity Trust
- Schroder Investment Management Australia Ltd (Australian Equities Unit Trust and PST)
- K2/D&S Management Co., LLC (K2 Advisors Diversity Fund Ltd)
- Bridgewater Associates Inc (All Weather Fund)
- Deutsche Australia Asset Management (RREEF Global Property Securities Fund)
- BlackRock Investment Management (Australia) Limited (BlackRock) (BlackRock Fission International Equity Index Fund [Unhedged])
- BlackRock (BlackRock Wholesale International Indexed Equity Fund [Unhedged])
- State Street Global Advisors (SSgA) (International Equities Index Trust [Hedged])
- Macquarie (True Index Australian Fixed Interest Fund)
- BlackRock (BlackRock Australian Government Inflation-Linked Bond Fund)
- PIMCO Global Credit Fund

- Northward Capital Australian Equity Trust
- Schroder Investment Management Australia Ltd (Australian Equities Unit Trust and PST)
- K2/D&S Management Co., LLC (K2 Advisors Diversity Fund Ltd)
- Bridgewater Associates Inc (All Weather Fund)
- Deutsche Australia Asset Management (RREEF Global Property Securities Fund)
- BlackRock Investment Management (Australia) Limited (BlackRock) (BlackRock Fission International Equity Index Fund [Unhedged])
- BlackRock (BlackRock Wholesale International Indexed Equity Fund [Unhedged])
- State Street Global Advisors (SSgA) (International Equities Index Trust [Hedged])
- Macquarie (True Index Australian Fixed Interest Fund)
- BlackRock (BlackRock Australian Government Inflation-Linked Bond Fund)
- PIMCO Global Credit Fund
- SSgA (Australian Cash Trust)

- State Street Global Advisors (Australian Cash Trust)



- Global listed property (Hedged)
- Australian fixed interest
- International fixed interest (Hedged)
- Structured beta funds
- Australian inflation-linked bonds
- Cash

Things you need to know

How your Plan is managed

The Trustee

A Trustee company, Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256, AFSL 236049) is responsible for managing the Plan. They have been approved and licensed to act as a Trustee by the Australian Prudential Regulation Authority (APRA), the main regulator of super funds in Australia.

Towers Watson Superannuation Pty Ltd is a subsidiary of Towers Watson Australia Pty Ltd (ABN 45 002 415 349, AFSL 229921), who also acts as Administrator (via an outsourced arrangement), investment consultant, consultant and secretary to the Plan. See “Advisers to the Plan” to the right for more information.

Policy Committee

A Policy Committee ensures that the interests of members and the Company are represented in the management of the Plan. The Committee comprises eight members, with half appointed by the Company and half elected periodically by members. A copy of rules for the appointment of member elected representatives can be obtained from the Plan Administrator on request.

During the year, George Tanas replaced Justin Glen as a member-elected representative on the Committee following an election in February 2012. The next Policy Committee election will be held in March/April 2013.

Company-appointed Policy Committee member, Robyn Merchant was replaced by Edweena Stratton during the year.

At 31 May 2012, members of the Policy Committee were:

Company-appointed	Member-elected
Gareth Hunt	Paul Davidson
Edweena Stratton	George Tanas
Brett Reeves	Wesley Kowalski
Ian White	James Morris

Indemnity insurance

The Trustee is currently covered by a Trustee Professional Indemnity insurance policy that protects the Plan’s assets from a legal liability to the extent allowed by law and the policy conditions.

Advisers to the Plan

The following organisations provide specialist services to the Trustee.

Consultant and secretary	Towers Watson Australia Pty Ltd
Administrator	Link Super Pty Limited (ABN 68 146 993 660) a Corporate Authorised Representative (No. 401938) of Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142)
Investment consultant	Towers Watson Australia Pty Ltd
Auditor	Deloitte Touche Tohmatsu
Insurer	AMP Financial Services (AXA Asia Pacific Holdings Limited and its subsidiaries are now part of the AMP Group)

Arrangements when you leave Oracle

When you leave Oracle or if you choose another fund for your super contributions, your super will be transferred to the Retained Benefit section of the Plan and remain invested in the same investment option(s) for up to 180 days. Fees apply in the Retained Benefit section (see the Plan's Product Disclosure Statement for details). During this period, you will be contacted by the Plan Administrator and asked how you want to receive your benefit.

If you do not give the Plan Administrator instructions within 180 days of receiving details of your benefit (or if your chosen fund does not accept your benefit) the Trustee may roll over your benefit to an Eligible Rollover Fund (ERF) if your benefit is less than \$10,000.

The ERF is:

The Administrator
Colonial SuperTrace
Approved Eligible Rollover Fund
Locked Bag 5429
Parramatta NSW 2124
Phone: 1300 788 750
Email: SuperTrace.Member@cba.com.au

Once your benefit is transferred to the ERF, you stop being a member of the Plan and no longer have any rights under the Plan. You will then need to contact the ERF directly about your benefit. You can also obtain the ERF's Product Disclosure Statement using the contact details above.

Superannuation surcharge

The superannuation surcharge is an additional tax of up to 15% which was levied on high-income earners. The surcharge was abolished with effect from 1 July 2005. However, assessments may still be received for you for previous years.

Any surcharge assessed by the Australian Taxation Office as being applicable to you is deducted from your accounts when the assessment is received by the Plan. For more information about the surcharge, contact the Plan Administrator (see the back cover for contact details).

Establishing proof of identity

Before you withdraw a benefit from the Plan, you may need to establish your identity by providing certified copies of certain documents. The Trustee may also need to obtain additional identification information and to verify your identity from time to time.

In some cases, the Trustee may have to disclose information about you to the Australian Transactions Reports and Analysis Centre (AUSTRAC), the regulator of this legislation. Due to the sensitive nature of the information, the Trustee is not permitted to inform you if this happens.

Enquiries and complaints

We try to ensure that the Plan's level of service meets your expectations. Sometimes however, problems may arise. When you first have an enquiry or complaint, you should contact the Plan Administrator (see the back cover for contact details). Privacy-related enquiries should also be directed to the Plan Administrator.

The Trustee has a formal process for reviewing enquiries and complaints if you are not satisfied with the response you receive from the Plan Administrator. To make a formal enquiry or complaint, please write to the Plan Administrator (see the back cover for contact details). The Trustee will respond to you within 90 days.

If you are not happy with the Trustee's handling of your enquiry or complaint, you may then contact the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the Federal Government to deal with certain enquiries or complaints that the Trustee has not dealt with to your satisfaction. You can contact the Tribunal on **1300 884 114** or by email to info@sct.gov.au.

There are some complaints that the Tribunal cannot consider, such as those relating to the management of the Plan as a whole. Time limits also apply to certain complaints relating to total and permanent disability claims and to complaints about objections to the payment of death benefits. If your complaint is in relation to one of these areas, please contact the Plan Administrator or refer to the Tribunal's website on www.sct.gov.au as soon as possible for further information.

For privacy-related matters, the Office of the Australian Information Commissioner (OAIC) may review your complaint. You can contact the OAIC on **1300 363 992**.

Where can I get financial advice?


If you need advice about your super, you can speak to a licensed financial adviser. By taking into account your individual circumstances, they can provide options that are right for you.


Towers Watson Australia Pty Ltd has arrangements in place to help you with your financial planning. If you would like to speak with a Towers Watson financial planner, contact Susan Rio on (03) 9655 5222. Alternatively, ipac securities (ABN 30 008 587 595) are able to provide financial planning services. You can contact ipac on **1800 626 881**.


The Financial Planning Association of Australia (FPA) can also help you find a financial planner by referring you to one in your area. Call them on **1300 626 393** or visit the FPA's website at www.fpa.asn.au.


Contact us

General enquiries and complaints

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


 1800 127 953


 (02) 8571 6222

 oraclesuperadmin@linksuper.com

 <http://mysuper.towerswatson.com/oracle>


You can also contact:


 **Human Resources**
Oracle Corporation Australia Pty Ltd
4 Julius Avenue North Ryde NSW 2113


 (02) 9491 1188

 humanresources_au@oracle.com

The Trustee

 **The Plan Trustee**
Oracle Superannuation Plan
Towers Watson Superannuation Pty Ltd
Level 14, 60 Margaret Street Sydney NSW 2000

 (02) 9253 3333

 (02) 9253 3199

Looking for more information?

Other information is available if you are interested. This includes information about your benefits such as your choices for contributions, investments and insurance levels. Refer to your Product Disclosure Statement, *Your Oracle Super Guide*. Members, former members and their dependants are also able to request copies of the Trust Deed, Risk Management Plan and audited accounts from the Plan Administrator.