

General Information

SNAPSHOT

- > It's important to let us know if you change your address. Harwood Superannuation Fund (the fund) has to report lost members' benefits to the Australian Taxation Office (ATO). This Fact Sheet outlines how you could become lost and what would happen to your benefit.
- > In certain circumstances, the fund may transfer your benefit to the AMP Eligible Rollover Fund (AMPERF). Read this Fact Sheet for more details.

DECEMBER 2009

VERSION 2

- > This Fact Sheet should be read together with the applicable Product Disclosure Statement for CSR Super or Holcim Super that incorporates this Fact Sheet by reference.

Lost members and unclaimed money

It is a requirement of the Commonwealth Government that information about a member's benefit be reported to the ATO if a member becomes "lost".

The fund allows members who have ceased employment with a participating employer to remain in the fund as Retained Members if they have an account balance of \$1,200 or more.

A Retained Member is permanently excluded from being a lost member if they continue their membership after being advised in writing that they have become a Retained Member on ceasing employment and can therefore withdraw from the fund.

If the notice sent to a member upon becoming retained is returned undelivered, then this member is not considered a permanently excluded member.

You are considered a lost member if the fund has never had an address for you or if two items of written correspondence, sent from the fund to your last known address, are returned as unclaimed.

You are not considered a lost member if you are an Inactive member who was originally an employer sponsored member of the fund for two or more years, and the fund received a contribution or rollover for you within the last five years of your membership of the fund.

The fund is a corporate superannuation fund and carries out regular follow-ups with the participating employers to confirm that all employed members receive their required contributions on a regular basis.

Lost members are reported to the ATO. This includes Retained Members who have not been permanently excluded from being considered lost.

If a lost member's benefit is still in the fund when the member reaches the Government's aged pension eligibility age (currently 65 years of age), the benefit will be transferred to the ATO under the Superannuation (Unclaimed Money and Lost Members) Act 1999.

A member, or their dependants, can recover their benefit by contacting the ATO on 13 10 20.

Monies transferred to the ATO will not earn interest.

AMP Eligible Rollover Fund (AMPERF)

The Trustee of the fund will transfer your superannuation benefit to AMPERF in the following circumstances:

Circumstance 1

- You have ceased employment,
- The Trustee has notified you in writing that you have become a Retained Member of the fund,
- Your benefit is less than \$1,200, and
- You don't advise us where you wish to roll over your benefit within two months of the date of our letter advising of your Retained Membership status.

OR

Circumstance 2

- You are an Allocated Pensioner,
- Your monthly Allocated Pension payment is rejected by your nominated financial institution, and
- Two items of written correspondence sent from the Trustee to your last known address are returned as unclaimed.

Note: If the above applies to members aged 65 and over, any entitlement will be paid to the ATO under the Superannuation (Unclaimed Money and Lost Members) Act 1999.

No fee is charged for transferring your benefit to the Eligible Rollover Fund (ERF).

Details of the AMPERF are:

AMP Life Limited
 AMP Eligible Rollover Fund (AMPERF)
 Locked Bag 5400
 PARRAMATTA NSW 1741
 Phone: 1300 300 288
 Email: polinfo@amp.com.au
 Internet: www.amp.com.au/erf

Being transferred to AMPERF may affect your benefits because:

- You will cease to be a member of the fund.
- You will become a member of AMPERF and be subject to its governing rules. If the fund can provide AMPERF with current contact details, AMPERF will provide you with their current Product Disclosure Statement (PDS), which outlines the operational details of AMPERF. You can contact AMPERF to ask for a copy of their PDS.
- AMPERF credits interest to accounts at a rate determined by AMP Life.
- AMPERF will apply a different fee structure than the fund. AMPERF does not deduct expenses such as administration and investment fees directly from your account. As a result, AMPERF automatically satisfies the SIS requirements to protect the value of members' accounts with balances below \$1,000 from fees. AMPERF crediting rates represent a distribution of profit to participating policy holders in the AMP No 1 Statutory Fund. The profit distribution reflected in AMPERF crediting rates is determined after accounting for various expenses associated with holding and managing assets. These expenses include administration and investment fees, as well as taxes (including earnings tax). You should refer to the AMPERF PDS for circumstances in which fees may apply or be changed.
- AMPERF invests in a capital guaranteed life insurance policy issued to the AMPERF trustee by AMP Life Limited (AMP). The policy is a

participating policy in the AMP No 1 Fund. The investment strategy for AMPERF is to invest in a portfolio with a core of cash and limited exposure to shares. AMP guarantees that returns are not negative. The assets underlying the ERF policy are held in the AMP No 1 Fund and are managed by AMP Capital Investors Limited. You should evaluate whether this strategy is appropriate to your specific circumstances, and

- AMPERF does not provide insurance cover.

In October 2009, AMP Superannuation Limited (ABN 31 008 414 104, AFSL No 233060), the trustee of AMPERF consented to the statements in the above bullet-points (other than the first bullet-point) being placed on www.csrsuper.com.au and www.holcimsuper.com.au and incorporated by reference in the Product Disclosure Statements issued by Harwood Nominees Pty Limited as Trustee for Harwood Superannuation Fund. AMP Superannuation Limited takes no responsibility for the website contents or for the contents of any product disclosure statement issued by Harwood Nominees Pty Limited other than the statements that have been included in this AMP Eligible Rollover Fund information with its consent. AMP Superannuation Limited has not authorised or caused the issue of this information. If your benefits are transferred to AMPERF, you are strongly encouraged to read the latest version of the AMPERF PDS.

To claim your benefit or to arrange a rollover or transfer you can contact AMPERF directly.

FUND CONTACT DETAILS:

Inquiry Line:	CSR Super/MonierPGH Super (02) 9235 8533	Holcim Super (02) 9235 8566
Website:	www.csrsuper.com.au	www.holcimsuper.com.au
Email:	info@csrsuper.com.au	info@holcimsuper.com.au

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