New Member Form



Nationwide Super – Employer

Use this form to provide important details required to set up your Nationwide Super – Employer account. Print clearly in BLOCK LETTERS.

1	1. PERSONAL DETAILS														
(i	If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at nationwidesuper.com.au/privacy or call us on 1800 025 241.														
a.	Title (please select) Mr														
b.	Surname														
c.	First name(s)														
d.	Date of birth (DD MM YYYY) e. Sex (please select)														
	Male Female														
f.	Address														
	State Postcode														
g.	Work telephone i. Mobile number ¹														
j.	Email address ² (Give us your email address to receive all future communications electronically.)														
k.	Name of employer														

¹ We may SMS you from time to time.

If you provide us with your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account or by calling us.

2.	. SEARCH FOR YOUR SUPER				
	Tick this box to provide consent.				
Func prov mon	icking this box, you are consenting that the Trustee of Nationwide Super, a division of the Russell Investments I d) can use your Tax File Number (TFN) to search for other super accounts you may have, now and in the futur vided by the Australian Taxation Office (ATO). We will automatically consolidate any ATO-held super (known as L ney). If we find any super with other funds we will let you know, so you can decide if you want to transfer them into er account.	e, u ost	ısing or L	g a f	facility aimed
3.	. PROVIDING YOUR TAX FILE NUMBER (TFN)				
TFN. bein	ler the <i>Superannuation Industry (Supervision) Act 1993</i> , your superannuation fund is authorised to collect, use a . The Trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be discloserannuation provider.	you	r be	nef	its are
	lining to quote your TFN to the Trustee of your superannuation provider is not an offence. However, giving y erannuation fund will have the following advantages (which may not otherwise apply):	/our	r TFI	N to	your
Yo	our superannuation fund will be able to accept all permitted types of contributions to your account(s).				
su	ther than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contribution Iperannuation and benefit payments when you start drawing down your superannuation benefits.				
	will make it much easier to trace different superannuation accounts in your name, so that you receive all your su enefits when you retire.	ıpeı	ranr	ıuat	tion
Your	r TFN will otherwise remain confidential.				
Fil	Il in your TFN here:				
4.	. MAKE AN INVESTMENT CHOICE				
oe a	can choose to invest in the GoalTracker Investment Option or set your own investment strategy. If you do not make a 'MySuper' member and you will be invested in the Fund's default investment strategy, the GoalTracker Investment rmation, please refer to the current Product Disclosure Statement (PDS) available on our website.				
①	Some of the investment options given below have a footnote included, and it's important that you read the footnote or investment options before completing the form.	າ the	e rel	evar	nt
1. Cho	oose the GoalTracker Investment Option				
	By ticking the box, GoalTracker will automatically invest your super based on your age. By telling us more, you can then GoalTracker Plus to create and manage a tailored investment strategy just for you.	opt	for		
	MySuper option				
	GoalTracker	1	0	0	.00%
OR					
	et your own investment strategy cose one or more options in the table below (continued over the page).				
	Diversified options				
	Defensive	$\overline{\Box}$			000/
	Diversified 50				.00%
	Balanced Growth	╬			.00%
	Growth	╬		$\overline{}$	
	High Growth	╬			.00%
					.0070

4. MAKE AN INVESTMENT CHOICE (CONTINUED)

Sector options	
Cash and Fixed Income sector options ¹	
Australian Cash	.00%
Australian Floating Rate	.00%
Australian Fixed Income	.00%
Global Fixed Income – \$A Hedged	.00%
Equity sector options ²	
Australian Shares	.00%
Global Shares	.00%
Global Shares – \$A Hedged	.00%
Specialist sub-sector options ³	
Emerging Markets	.00%
Listed International Property Securities – \$A Hedged	.00%
Responsible options ²	
Low Carbon Global Shares	.00%
Low Carbon Australian Shares	.00%
Third party options ²	
Third Party Indexed Australian Shares	.00%
Third Party Indexed Global Shares	.00%
Third Party Indexed Global Shares – \$A Hedged	.00%
Total allocation =	1 0 0 .00%

Your request will be effective two business days after we receive your completed form. You can update your choice(s) at any time by logging into your online account at nationwidesuper.com.au/login

¹ These investment options carry a low level of investment risk, which means they are likely to deliver low investment returns. If you're planning to invest a significant amount of your super in these options for more than 1-2 years, it's important to consider this. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

² If you are planning to invest a significant portion of your super in a single asset class, it's worth considering diversification when making decisions about super investments. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

³ These investment options carry a very high level of investment risk. If you're planning to invest a significant amount of your super in these options, it's important to consider this risk. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

4. MAKE AN INVESTMENT CHOICE (CONTINUED)

Do you want to rebalance your investments?

This is only relevant to you, if you have selected more than one investment option. If you select to rebalance your investments, we reset your account balance on the 15th of each month, to match the original investment strategy you selected.

Below is an example where the member investment strategy is 50% Balanced Growth and 50% Defensive:

Below is an example where the member investment strategy is 50%	Daiai iceu Growth and	JUM Deferisive.	
	BALANCED GROWTH	DEFENSIVE	TOTAL
Initial investment	\$5,000	\$5,000	\$10,000
Your balance on the 15th of the following month	\$5,300	\$5,100	\$10,400
Your balance after rebalancing	\$5,200	\$5,200	\$10,400
If you select this option, you cannot switch your investments of	during the two working	ng days prior to the	15th of each month.
I would like to rebalance my investments automatically each month:			
Yes No			
5. MEMBER CARD			
Tick this box to get a link to download your Member card to your s	martphone via:		
Email or SMS			
6. YOUR EMPLOYER DETAILS			
Employer name			
Date joined employer (DD MMYYYY) Employer ABN			
Employer phone			
Employer email			
7. OPT IN FOR AUTOMATIC INSURANCE			
I am a new member and want to opt in for the following types of au	utomatic insurance cov	/er:	
Death Only cover	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		
Death and Total and Permanent Disablement cover			
Income Protection cover			

Note, if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to opt in. However, if you are

transferred to another division of the Fund you will need to opt in. This could happen, for example, if you leave your employer.

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Important information to note:

- If you opt in, we will maintain your insurance even if your account is inactive for 16 months or more, or your account is transferred to another division of the fund (this could happen, for example, if you leave your employer).
- By opting in, you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- · Limited cover may period, if you opt in after joining. Please see your Insurance, Fees and Costs Guide for more information.
- If you do not opt in to any cover at this time, when you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- If you choose to opt in to some but not all of the insurance cover available to you, you will have to reapply if you would like that cover in future.
- Insurance fees will be deducted from your account while you have cover, unless your cover is paid for by your employer.
- You can change or opt out of (i.e. cancel) your insurance cover at any time by sending us a completed Request to Change Insurance form, available at nationwidesuper.com.au/forms or by calling us on 1800 025 241.

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Death, and Total and Permanent Disablement (TPD) insurance cover. For new employees within 6 months of joining only. No health questions required.

Yes, I want to automatically double Death and TPD cover. Limited cover will apply to any increase in cover received under this section, unless you are in Active Employment on the date of this application. Please refer to the Insurance, Fees and Costs Guide for full details.

9. DECLARATION AND SIGNATURE

I acknowledge and declare that

- All answers provided by me on this form are true and correct.
- I have read and understood the current PDS and the Insurance, Fees and Costs Guide for my division of the Russell Investments
 Master Trust.
- I have read and understood the Duty of Disclosure and I am aware of the consequences of non-disclosure. I understand that the Duty of Disclosure continues after I have completed this statement until my application for cover has been accepted in writing by the Russell Investments Master Trust and the Insurer.
- I have not withheld any information that may affect the Insurer's decision as to whether to accept my application to change my occupation category.
- I am currently employed and am able to carry out all of the identifiable duties of my employment without restriction due to injury or illness, on a full-time basis.

Furthermore

- I understand any reduction in cover will be processed as soon as practicable after this form is received by the Russell Investments Master Trust.
- I understand the provision of insurance cover is subject to acceptance by the Insurer.
- I understand insurance fees, where applicable, will be deducted from my Nationwide Super account.
- I acknowledge that if I do not complete this application correctly or I do not sign and date this form, my previous occupation category will remain in force.
- I acknowledge that insurance cover will only be provided on the terms and conditions set out in the contract of insurance with the Insurer of the Russell Investments Master Trust and as agreed between the Russell Investments Master Trust and its Insurer from time to time.
- I understand that the occupation category will be updated from date of acceptance from the Insurer/Fund and the adjusted insurance fee will apply from this date onwards and will not be backdated.

For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at commbank.com.au or request a copy at any Commonwealth Bank Australia branch.

Signature						Date (DD MM YYYY)																				
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10. ADDITIONAL INFORMATION

Making contributions

If you want to help your super grow faster by making contributions to supplement your employer contributions, please contact your payroll department.

Insurance cover

Any insurance cover you have as a member of the Fund may be an important safety-net for you and your family. Please refer to the current PDS for details. If you would like to obtain, increase or decrease your insurance cover, you will need to complete a Request to Change Insurance form.

Rolling over your benefits

You can consolidate your super by rolling money you have in other funds into Nationwide Super. If you wish to do this, you will need to complete the Rollover Form or log into your account when you receive your member number and password to combine your super.

We're here to help

Please send your completed form to: Nationwide Super, Locked Bag A4094, Sydney South NSW 1235. If you have any questions, please call us on 1800 025 241 (Monday to Friday 8.30am to 5.30pm AEST), email enquiries@nationwidesuper.com.au or visit nationwidesuper.com.au

In preparing this form, the Trustee has not taken into account the investment objectives, financial situation or needs of any person. Accordingly, before making a decision to invest in a product, you should read the current Product Disclosure Statement (PDS) and seek advice tailored to your own financial circumstances. Call us on 1800 025 241 or visit nationwidesuper.com.au for a copy of the PDS. Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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