

# ARC Master Trust Corporate

This product has been closed to new members since 1 January 2014.

## Additional Information on Premiums for Death and Total and Permanent Disablement (TPD) insurance

The premiums for Death and Total and Permanent Disablement (TPD) insurance increase from 1 April 2016. The information in this document replaces the information contained in the ARC Master Trust Corporate Product Disclosure Statement dated 1 October 2011.

### Page 7 – Default Death only cover

Please replace the wording in the Product Disclosure Statement with the following:

#### Default Death only cover

Employers who use ARC Corporate as their default superannuation plan are required to offer members no less than the following death insurance scale, or an amount of insurance which can be purchased for \$0.70 per week:

Age range	Level of Default Death only cover
20 to 34	\$50,000
35 to 39	\$35,000
40 to 44	\$20,000
45 to 49	\$14,000
50 to 55	\$7,000
56 or more	Nil

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# ARC Master Trust Corporate

## Product Disclosure Statement

1 October 2011

This Product Disclosure Statement (PDS) summarises significant information about investing in ARC Master Trust (ARC) Corporate which is part of the TAL Superannuation and Insurance Fund (the Fund). It has been prepared in accordance with the 'Short PDS' reforms introduced by the *Corporations Amendment Regulations 2010 (No 5)*.

The PDS includes references to Other Important Information that is taken to form part of this PDS. This important information is indicated throughout this PDS with an **i** and should be considered before making a decision to invest in ARC. You'll find this Other Important Information available on our website at [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.

The information provided in this PDS is general information only and does not take into account any person's individual objectives, financial situation or needs. You should consider obtaining financial advice tailored to your own personal circumstances before deciding to invest in ARC. Information in this PDS that is not materially adverse to your interests as a member may change from time to time and updates may be obtained through your financial adviser or on our website [www.arcmt.com.au](http://www.arcmt.com.au)

If any changes are material to your membership, we will inform you of the change in writing. The material contained in this PDS may change between the time you read this PDS and when you sign the application form. The offer made in this PDS is only available to persons receiving this PDS in Australia (electronically or otherwise). Applications from outside Australia will not be accepted.

To request a copy of this PDS or any of the other important information referred to in this PDS, call us on 1300 209 088.

### Terms used in this PDS

'we', 'us', 'our' refer to the Trustee, TAL Superannuation Limited ABN 69 003 059 407 AFSL 237851 or the appointed administrator, TAL Life Limited ABN 70 050 109 450 AFSL 237848

Issued by TAL Superannuation Limited ABN 69 003 059 407 AFSL 237851  
Trustee of TAL Superannuation and Insurance Fund ABN 20 891 605 180  
Level 16 363 George Street, Sydney NSW 2000

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# 1: About the ARC Master Trust

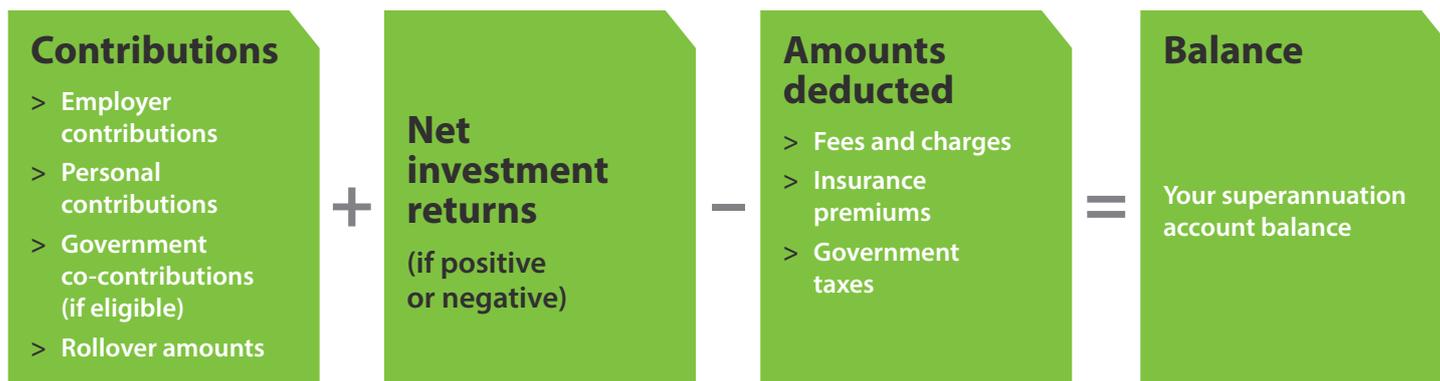
Welcome to the ARC Master Trust (ARC) and this Product Disclosure Statement (PDS) issued by TAL Superannuation Limited and administered by TAL Life Limited (TAL). TAL is a specialist life insurance company protecting the financial security of over 2.5 million Australians.

ARC Master Trust provides you with a simple, flexible superannuation solution with a straightforward range of insurance and investment options that you can tailor to suit your needs. ARC Corporate is for employees of companies who use ARC as their 'default' fund, that is, the fund nominated by your employer for your superannuation if you don't elect another fund.

## 2: How superannuation works

Superannuation is money you save and invest for your retirement. Superannuation is partly compulsory.

The building blocks of superannuation are:



### Contributing to Superannuation

#### Employer contributions

In most cases, Superannuation Guarantee law requires your employer to contribute 9% of your ordinary time earnings to superannuation. If you join ARC, these contributions are credited to your account.

#### Contributions made by you

You can choose to contribute to your account yourself, on top of any contributions made by your employer. This is voluntary, not compulsory. Making personal contributions yourself is an effective way of boosting your superannuation. Personal contributions can be made from your after-tax pay or from your pay before tax (if you are self-employed and are claiming a tax deduction). Contributions deducted by your employer can be made from your pay before tax (this is called salary sacrifice). Salary sacrifice contributions can reduce the amount of personal income tax you pay.

#### Contributions caps

There are limits on how much you can contribute to superannuation. **Before-tax contributions:** if you are under 50, the limit on total before-tax contributions (made by your employer and by salary sacrifice) is \$25,000 each year and if you are 50 or over, the limit is \$50,000 each year until 30 June 2012\*. **After-tax contributions:** if you are under 65, the limit on after-tax contributions is \$150,000 each year or \$450,000 over three years.

\* The Government has announced that from 1 July 2012 the higher concessional contributions cap may apply only to those aged 50 or over with total superannuation balances of less than \$500,000.

#### Government co-contribution

The Government will match each \$1 an eligible person contributes from after-tax pay with a co-contribution of up to \$1, up to a maximum amount of \$1,000 p.a. To be eligible for the full co-contribution you need to earn \$31,920\* p.a. or less. But you can still get some of the co-contribution from the Government if you earn up to \$61,920\* p.a. For full details of the current eligibility conditions call the Australian Taxation Office on **13 10 20** or visit [www.ato.gov.au/super](http://www.ato.gov.au/super)

\* Applies for the 2011/12 tax year. The Government announced in the 2011/12 Federal Budget that these income thresholds are to apply until 30 June 2013.

#### Rollovers

If you have superannuation in other funds, you can rollover and consolidate them together in your ARC account. That way you'll have all your superannuation together and may pay less in fees. We can help you with this. Before closing your other superannuation account, you should consider whether any exit fees or taxes apply and whether you may lose other valuable benefits such as extra employer contributions or insurance. Speak to your financial adviser if you need advice.

For information about contributing to superannuation and the rules on withdrawing money from superannuation, you should go to the 'How super works' section of the Australian Securities and Investments Commission (ASIC) website [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

#### Where you put your superannuation is almost always your choice

Most people have the right to choose the fund their employer pays their superannuation guarantee contributions into. To find out if you are eligible for **Choice of Fund**, speak to your employer or contact us. For more information visit [www.ato.gov.au/super](http://www.ato.gov.au/super)

#### Superannuation is there for your retirement and attracts generous tax savings

Because the Government wants to encourage everyone to save for retirement, it provides tax savings for money invested in superannuation. Since the purpose of superannuation is to help you build up retirement savings, you generally cannot withdraw your money from superannuation until you retire permanently from the workforce after you have reached your preservation age. Your preservation age depends on when you were born. If you were born before 1 July 1960, your preservation age is 55. Once you are 60 and retired, your money can be taken out of superannuation tax-free as a pension or lump sum. For more about taxation see page 6.

## 3: Benefits of investing with ARC

Most working Australians rely on their superannuation savings in retirement. Other than the Government age pension, it's likely to be your main source of income when you stop work. So you want to make sure your superannuation is in the right hands.

ARC gives you a simple and flexible solution for your superannuation.

The benefits of investing with ARC include:

- ✓ No establishment fee.
- ✓ Flexible contribution options.
- ✓ Free consolidation service if you roll in your superannuation.
- ✓ A choice of 11 Diversified and Single Sector investment options or any combination of these.
- ✓ Death & Total and Permanent Disablement cover may be generally provided to members automatically on joining, without the need to provide medical evidence (conditions apply).
- ✓ The benefit paid by ARC on your death is the sum of the amount paid by the insurer (if you have Death cover) and the balance of your member account.
- ✓ Your employer can choose to provide Income Protection insurance that will pay you a monthly regular income to cover up to 75% of your lost salary should you be unable to work due to sickness or injury. An optional Retirement Protection Benefit is also available to insure your superannuation contributions so they continue while you are disabled.
- ✓ An insurance continuation option if you leave the Fund.
- ✓ A range of member communication options including our call centre, online member access and regular updates.
- ✓ If you leave your employer, you'll be automatically transferred to ARC Personal.

## 4: Risks of superannuation

All investments carry risk. There are a number of risks associated with investing in superannuation that you should consider.

- > The value of the investment option you choose may rise or fall. The investment options' performance is not guaranteed, which means a person may lose some of their money.
- > The level of return for the investment options will vary, and future returns may differ from past returns.
- > Different investment strategies carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk. *Page 4 features information about the ARC Balanced Growth investment option, how it is invested and its associated level of risk.*
- > Laws affecting superannuation (such as superannuation laws, taxation and social security) may change at any time.
- > The amount of a person's future superannuation savings (including contributions and returns) may not be enough to provide adequately for the person's retirement.

It is important to know the facts about risk and return before investing your superannuation.

The level of risk suitable for you will vary depending on a range of factors including your age, investment time frame, what other investments you have and your own personal risk tolerance.

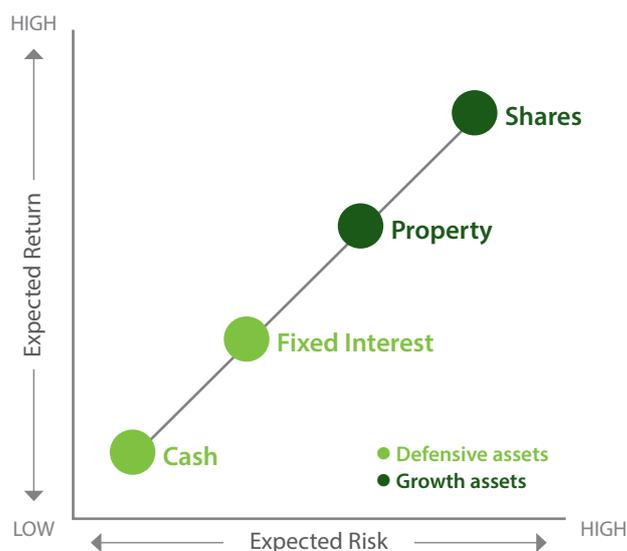
While you may have the time to ride out ups and downs in your return, you may not be comfortable with a higher risk option. Speak to your financial adviser if you need advice.



You should read the Other Important Information about risks of superannuation before making a decision. Go to [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.

### The link between risk and return

The relative risk of each investment option depends on its asset allocation. The risk/return graph below indicates the relative position of each major asset class on the risk/return spectrum.



Generally, investment in high risk assets will produce higher returns over the long term, with a greater chance of a negative return over the short term.

Each of the four main asset classes – shares, property, fixed interest and cash – has different levels of risk and different potential for returns.

# 5: How we invest your money

ARC offers a range of investment options. You can choose to invest in one, or a combination of our options. If you do not make a choice, your money will be invested in the default option, determined by your age when you join. The default options (unless your employer has agreed to an alternative option) are the ARC Growth Maximiser if you are under 50 years when you join, ARC Balanced Growth if you are between 50 and 60 years, or the ARC Conservative Balanced if you are 61 and over.

**When making your investment choice, you must consider the likely investment return, the level of risk and your own personal investment timeframe. Speak to your financial adviser if you need advice.**

## ARC Balanced Growth (default option if you are between 50 and 60 when you join)\*

### Investor profile

This investment option seeks high medium to long-term returns with a moderate to high exposure to risk. It is likely to suit members seeking mid to long-term growth of their superannuation with medium risk.

### Investment objective

To provide returns over the medium to long term, with moderate to high volatility, consistent with a diversified mix of predominantly growth-oriented assets and some defensive assets.

### Investment strategy

This investment option is typically exposed to a diversified portfolio mix of growth investments around 70% and defensive investments around 30%. This investment option may be exposed to derivatives.

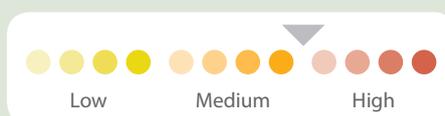
### Minimum investment timeframe

Medium to long term: if you choose this investment option, be prepared to stay invested in it for more than 5 years before it meets its objectives.

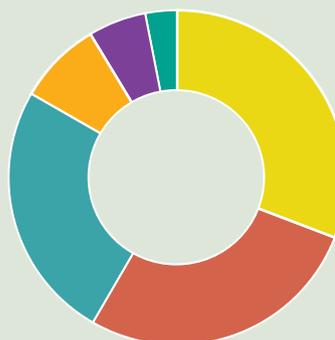
### Risk classification:

**Medium to high risk.**

Returns can fluctuate from year to year, either moderately or considerably.



### Target Asset Allocation:



Asset Class	Target Asset Allocation	Range
Australian Shares	31.0%	21-41%
International Shares	27.5%	19-39%
Fixed Interest	25.0%	18-38%
Alternatives	8.0%	0-13%
Property	5.5%	0-17%
Cash	3.0%	0-12%

\* Law prescribes that Product Disclosure Statements must give the above information for the default option under which the Trustee has the most funds invested. For ARC, this is the ARC Balanced Growth option.

We reserve the right to change our default investment option or any of our other investment options, including the types of investment, asset allocation ranges, investment allocations within an option and investment managers. We may also vary, withdraw or terminate investment options. Members of the fund will be notified of any such changes before they occur.

You should read the Other Important Information about ARC's other investment options before making a decision. Go to [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.



### How to make or change your investment choice

When joining ARC, your account balance will be invested in a default investment option as determined by your age when you join (unless your employer has agreed to an alternative default investment option). You can choose to switch investment options at any time, at no charge to you.

You can:

- > choose to invest your total superannuation account balance in one or more options, or
- > choose separate investment options for your current account balance and your future contributions.

You can switch your investment options online once you activate your online access. You can also complete and return an *Investment Switch Form* available at [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page. Investment switches are processed within 3 business days of TAL receiving the requests and are effective as at the date of receipt.

### Socially Responsible Investing (SRI)

ARC Ethical Growth is the only investment option that takes into account labour standards and environmental, social and ethical considerations when selecting, retaining or realising investments.

# 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 (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 may be able to negotiate to pay lower contribution fees and management costs where applicable. 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](http://www.moneysmart.gov.au) has a superannuation fee calculator to help you compare different fee options.

*This document shows the gross and net fees and other costs that you may be charged and can be used to compare costs between different superannuation providers. These fees and costs may be deducted from your account or from the returns on your investment.*

Type of fee or cost	Net Amount	Gross Amount
<b>Fees when your money moves in or out of the fund</b>		
Establishment fee	Nil	Nil
Contribution fee	4% on each contribution	4.706% on each contribution, rollover or transfer
Withdrawal fee	Nil	Nil
Termination fee	\$67.69	\$79.64
<b>Management costs (The fees and costs for managing your investment)</b>		
Administration fee	1.4% p.a. (minimum monthly fee: \$12.00)	1.647% p.a. (minimum monthly fee: \$14.12)
Member fee*	> 1-4 members in plan: \$6.76 per month (\$81.12 p.a.) > 5 or more members: \$5.21 per month (\$62.52 p.a.)	> 1-4 members in plan: \$7.95 per month (\$95.40 p.a.) > 5 or more members: \$6.13 per month (\$73.56 p.a.)
Investment management fees	The investment management fee depends on your chosen investment option. For 2010/11, it was: > ARC Balanced Growth (default) option 0.957% p.a.	The investment management fee depends on your chosen investment option. For 2010/11, it was: > ARC Balanced Growth (default) option 1.126% p.a.

\* Members with an ARC Corporate account balance of \$26,342 or more are not charged the Member fee.

## About Gross and Net Amounts

The Gross Fee amounts shown are the fees before allowance for any tax deductions available to the Fund. The Net Fee amounts represent the actual fees paid by members, after allowable tax deductions on the fees and costs are taken into account. The Fund receives a 15% tax deduction in respect of the fees that you pay and the benefit of this tax deduction is passed on to you in the form of a reduced fee.

## Fee increases or changes

We reserve the right to change the fees charged at any time. Before the introduction of any additional fee(s) or before any fee increases (other than CPI increases), we will provide you with at least 30 days notice.

## Fees payable to a financial adviser

The Contribution fee and the Administration fee above include amounts payable to your employer's financial adviser. An additional Adviser service fee of up to 1% (1.176% gross) p.a. may be deducted from your account and paid to your employer's financial adviser. These fees may be negotiated by your employer with their financial adviser.

## Example of annual fees and costs for the ARC Balanced Growth (default) investment option

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

ARC Balanced Growth (default) investment option	Balance of \$50,000 with total contributions of \$5,000 during the year	
Contribution fees	0 to 4% (0 to 4.706% gross)	For every \$5,000 you put in you will be charged between \$0 and \$200 (\$0 and \$235.30 gross).
Plus management costs	1.4% + 0.957% (1.647% + 1.126% gross)	For every \$50,000 you have in the Fund, you will be charged \$1,178.50 each year (\$1,386.50 gross).
Equals costs of Fund		If you put in \$5,000 during the year and your balance was \$50,000, then for that year, you will be charged fees of \$1,178.50 to 1,378.50 (\$1,386.50 to \$1,621.80 gross). What it costs you will depend on the investment option(s) you choose and the fees your employer negotiates with your fund or their financial adviser*.

\* The above table is an example only required by law for every Product Disclosure Statement. For account balances less than \$26,342, a monthly member fee may apply, this fee does not apply in the above example. Additional fees may apply.

You should read the Other Important Information about service fees and the fees and costs of all of ARC's investment options before making a decision. Go to [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.

# 7: How superannuation is taxed

Superannuation is taxed:

- ✓ when **contributions** are made
- ✓ on **investment earnings**
- ✓ if you **take a benefit** before retirement at age 60.

We deduct the tax payable and remit it to the Australian Taxation Office.

Superannuation benefit payments are **tax free** once you reach 60 and have retired.

## Tax on contributions

	Employer contributions	Salary sacrifice contributions	Personal after-tax contributions	Co-contributions
Tax payable	Yes, at 15% if we have your Tax File Number (TFN)*	Yes, at 15% if we have your TFN	No	No



Tax on contributions is deducted from contributions received into the superannuation fund. If you leave ARC part way through the year, tax is deducted on exit. **If you exceed the contribution limits described on page 2, you pay extra tax.**

## Tax on investment earnings

Up to a maximum of 15% tax is payable on the investment return your investment option(s) earn(s). This tax is deducted before investment returns are declared, so investment earnings are shown after tax.

## Tax on benefits – a general guide

Tax on benefits is a complex topic. We recommend you discuss your own personal situation with a licensed financial adviser, as the decisions you make about how and when to take your benefit can affect the tax payable and your age pension entitlements. *For up-to-date tax information, visit [www.ato.gov.au/super](http://www.ato.gov.au/super) or call the Australian Taxation Office on 13 10 20.*

## Tax on retirement benefits and withdrawal benefits

- > If you are 60 or over and retired from the workforce, you will pay no tax on your benefit.
- > If you are between 55 and 60, your benefit will be made up of a tax free and a taxable component. The taxable component will be paid tax-free up to a lifetime limit of \$165,000 (for the 2011/12 year), with any amount above that limit taxed at 16.5% including the Medicare Levy.
- > If you are under 55, the entire taxable component of your benefit will be taxed at 21.5%, including the Medicare levy.
- > If you are terminally ill, your benefit will be tax free.

Note: The Government has introduced a Temporary Flood and Cyclone Reconstruction Levy (flood levy) of up to 1% applying to income for the 2011/12 year only. The levy will apply to that part of the taxable component of a non-exempt individual's income above \$50,000. For specific details of the flood levy visit [www.ato.gov.au/individuals](http://www.ato.gov.au/individuals) and search for 'Flood Levy' or call the Australian Tax Office on 13 10 20.

## Rollovers into a superannuation fund

Generally, no tax is payable, unless rolled in from an untaxed source.

## Death benefit

Lump sum death benefits paid to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, part of the benefit will be taxed.

## Total and permanent disablement benefit

Total and permanent disablement benefits are taxed at different rates, depending on your age when you were disabled.



### **\*Don't pay more tax than you have to. Provide your Tax File Number!**

Providing your TFN to TAL is not compulsory. However, **if you do not provide your TFN, employer and salary sacrifice contributions will be taxed at the top marginal tax rate.** Personal contributions cannot be accepted at all without a TFN.

# 8: Insurance in your superannuation

Like many Australians, you probably have your home and car insured. But what about your most important assets – you and your ability to earn an income? Insurance cover gives you peace of mind that if the worst happens, you and your family are protected.

## Insurance with ARC

Insurance offered through ARC Corporate is:

- > **Easy:** premiums are deducted automatically from your account
- > **Flexible:** you can increase your cover to suit your needs and situation (subject to the insurer's health evidence requirements)
- > **Affordable:** insurance cover is taken out at group rates

Insurance is provided under group insurance policies taken out by the Trustee with TAL Life Limited (ABN 70 050 109 450 AFSL 237848).

## ARC insurance options

ARC provides some simple insurance options:

- > Death insurance – pays a lump sum amount in the event of your death or Terminal Illness up to 30 September prior to you turning 70. You can advise the Trustee of the person you would like to receive your death benefit if you die. While the Trustee will take your wishes into account, the Trustee has discretion when paying death benefits.
- > Total and Permanent Disablement (TPD) insurance – pays a lump sum amount in the event of you becoming totally and permanently disabled up to 30 September prior to you turning 70 (restricted conditions apply above age 65).
- > Income Protection insurance – provides cover until 30 September prior to you turning 65 by paying a regular monthly income up to a maximum payment period, should you be unable to work due to a sickness or injury. You can choose from:
  - >> a waiting period of 30, 60 or 90 days; and
  - >> maximum payment periods of two years, or until age 65 if you want more comprehensive coverage

Please note, if you have joined ARC through your employer, you may not be automatically covered under all of the above insurance options, as default insurance depends on the benefit design your employer has selected.

ARC Corporate members have three basic types of cover which provide for an insurance payout on your death (including Terminal Illness) and TPD:

- > Standard cover which provides death (including Terminal Illness) and TPD insurance
- > Tailored cover, which is where employers have set up a specific insurance design for their plan
- > Default Death only cover, which is the minimum insurance that employers who have chosen ARC as their default superannuation are required to offer members.

Your employer has the option to add Income Protection insurance to their Employer Plan or you can apply for your own Income Protection cover in addition to your Standard cover or Tailored cover.

**At any time, you may cancel or decline insurance by writing to us. However, any future request for insurance will be subject to health assessment. Members who do not change or cancel the basic cover provided under their employer plan will continue to have premiums deducted from their account.**

## Standard cover

If you are eligible for cover and under age 65 when you join, you may be automatically insured for the amounts of cover shown in the following table, subject to confirmation on your Member Benefit Certificate. The premium per week will depend on your age and occupation.

Age next birthday	Death & TPD cover	Age next birthday	Death & TPD cover
16 to 22	\$200,000	54	\$36,000
23 to 43	\$210,000	55	\$31,000
44	\$179,000	56	\$26,000
45	\$152,000	57	\$22,000
46	\$129,000	58	\$19,000
47	\$110,000	59	\$16,000
48	\$94,000	60	\$14,000
49	\$80,000	61	\$12,000
50	\$68,000	62	\$10,000
51	\$58,000	63	\$9,000
52	\$49,000	64	\$8,000
53	\$42,000	65 to 70	\$7,000

## Tailored cover

ARC Corporate gives employers the flexibility to design insurance benefits to suit their employees. The cost of insurance cover generally depends on your age, occupation and the type of insurance selected, as well as the commission rate agreed between your employer and financial adviser.

## Default Death only cover

Employers who use ARC Corporate as their default superannuation plan are required to offer members no less than the following death insurance scale, or an amount of insurance which can be purchased for \$0.50 per week:

Age range	Level of Death only insurance cover
20 to 34	\$50,000
35 to 39	\$35,000
40 to 44	\$20,000
45 to 49	\$14,000
50 to 55	\$7,000
56 or more	Nil

## Additional cover

The maximum amounts of insurance that you can apply for are:

- > Death only: no maximum applies (including Terminal Illness up to a maximum of \$2.5 million)
- > Death with TPD: \$2.5 million
- > Income Protection: \$25,000 per month (this maximum includes an income protection benefit limited to 75% of your pre-disability salary up to \$320,000 p.a plus 50% of your pre-disability salary over \$320,000 p.a. and if applicable, a retirement protection benefit of up to 10% of your pre-disability salary).

All you have to do to take out increased cover is to complete a *Personal Statement* form (available at [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page) and return it to us for assessment. Please note that when you apply for insurance, you have certain obligations under 'Your duty of disclosure'. We'll review your application and come back to you as soon as we can.

It's important to note that increased cover will not commence until we notify you in writing. In some situations, we may decline applications for increased insurance cover.

*You should read the Other Important Information about the eligibility, cancellation, conditions and exclusions of ARC's insurance cover before deciding if it is appropriate for you. Go to [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.*

# 9: How to open an account



## How to join ARC (for employers only)

### 1 Read this PDS and the Other Important Information at [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page

This has details of how ARC operates and its benefits and features. If you need advice tailored to your own personal situation, we recommend you speak to a licensed financial adviser.

### 2 Fill out the following forms attached to this PDS

- > ARC Corporate Employer Application Form
- > ARC Corporate New Members Form
- > ARC Corporate Contribution Advice Form (if your first contribution is due)

### 3 Return your completed forms to TAL

On joining ARC, we will send you an Employer Welcome Letter and a Plan Benefit Certificate confirming your plan details.

#### Cooling-off period

As your employer has enrolled you in ARC, no cooling-off period applies.

#### Respecting your privacy

Protecting your personal information is important to TAL and it is also a legal requirement. TAL's Privacy Policy outlines the type of information we will keep about you. It explains how we, and any organisation we appoint to provide services to you on our behalf, will use this information.



*For more information about TAL's Privacy Policy and the way we handle your personal information, refer to the Other Important Information document available on our website [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.*

#### Complaints

The Trustee has established a procedure to deal fairly with member complaints. All complaints will be handled in a courteous and confidential manner. If you have a complaint, please write to:

TAL Complaints Manager  
ARC Master Trust  
GPO Box 5380  
Sydney NSW 2001

If your complaint has not been resolved to your satisfaction within 90 days of lodging it, you may refer your complaint in writing to the Superannuation Complaints Tribunal (SCT), at the following address:

Superannuation Complaints Tribunal  
Locked Bag 3060  
Melbourne VIC 3001

Call 1300 884 114  
Email [info@sct.gov.au](mailto:info@sct.gov.au)  
Website [www.sct.gov.au](http://www.sct.gov.au)

#### About the Superannuation Complaints Tribunal

The Superannuation Complaints Tribunal (SCT) is an independent body established by the Commonwealth Government to review unresolved complaints arising from trustee decisions relating to its members as opposed to trustee decisions about the management and operation of a superannuation fund as a whole. The objective of the SCT is to provide a fair, timely and economical means of resolution of complaints as an alternative to the court system. The SCT cannot consider complaints that have not been first referred to a trustee's complaint resolution process.

The Australian Securities and Investments Commission (ASIC) also has an infoline on **1300 300 630** which you may use to make a complaint and obtain information about your rights.

# 10: Forms

Attached to this PDS are:

- ✓ **ARC Corporate Employer Application Form**
- ✓ **ARC Corporate New Members Form**
- ✓ **ARC Corporate Contribution Advice Form**

You may need other ARC Master Trust forms such as:

- ✓ **ARC Corporate Employer Change of Details Form**
- ✓ **ARC Master Trust Change of Details Form**
- ✓ **ARC Master Trust Transfer Authority form**

These are available on [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.



## Before you start

Before you complete and sign any of the forms, please ensure you have read this PDS and the Other Important Information document. It will assist us to set up your account quickly and accurately if you:

- > use a black or blue pen to complete the forms
- > mark any boxes that are not applicable (n/a)
- > cross out any mistakes made on the form and initial and date the change
- > if there is not enough space in any part of the form, attach a sheet of paper with additional information
- > complete all relevant sections and forms; and
- > if you are unsure if a section or a form is relevant to you or if you need additional information, please contact your financial adviser or call us.

Please return all completed forms to:

**ARC Master Trust**  
**GPO Box 5380**  
**Sydney NSW 2001**

## Contacting TAL is easy

Our friendly administration staff are ready to help you.



**Call:** 1300 209 088 Monday to Friday 8.30am – 5.30pm (AEST/AEDT)



**Email:** [customerservice@tal.com.au](mailto:customerservice@tal.com.au)



**Write to:** TAL Life Limited, Level 16 363 George Street, Sydney NSW 2000



**Website:** [www.arcmt.com.au](http://www.arcmt.com.au)

### Keep in touch

It's important that you tell us if you change address so that you continue to get all the information issued by TAL. You can do so by contacting us on the details above or completing a *Change of Details Form* available on our website [www.arcmt.com.au](http://www.arcmt.com.au) under the PDS/Documents/Forms page.

# TAL