

# CommInsure Corporate Insurance Superannuation Trust

## Member Product Disclosure Statement

Dated 1 August 2020

## Part A: Features

- The CCIST provides insurance cover for members within a superannuation environment.
- The CCIST has no investment component. Members do not accrue an account balance.
- The insurance provided is death cover and, if chosen by the participating employer, total and permanent disablement cover.
- Premiums are paid for by the participating employer, not the member.
- Members have the option to complete a binding or non-binding nomination of beneficiaries.
- Members will receive a welcome kit which contains confirmation of the insurance benefit and a copy of this Member Product Disclosure Statement, both Parts A & B, (**MPDS**) within 90 days of joining the CCIST.
- Members will receive an annual statement showing their insurance cover.
- Specific details of the cover selected by the participating employer are contained in Part B: Employee Insurance Guide of this MPDS.

**This is Part A of the Member Product Disclosure Statement consisting of two parts. It should be read in conjunction with Part B: Employee Insurance Guide.**

This Member Product Disclosure Statement describes the main features of the CCIST to enable comparison with other superannuation funds.

## Important Information

This Features booklet is Part A of the CommInsure Corporate Insurance Superannuation Trust (CCIST) Member Product Disclosure Statement (**MPDS**). The MPDS has been prepared in two parts:.

Part A: Features. This Part explains the benefits available and how contributions are made, outlines insurance options, and provides other important information such as fees, tax, and administration procedures.

Part B: Employee Insurance Guide. This Part explains the insurance provided for a particular participating employer plan.

The MPDS is a summary of the terms and conditions of the insurance policy issued to Diversa Trustees Limited as policy owner. In particular, Part B summarises the specific policy conditions applying to the participating employer plan. While every effort has been made to ensure the information in this MPDS is accurate, the CCIST Trust Deed and the Policy Document (the insurance policy) between the Trustee and the Insurer form the basis of the product and should be read carefully. All benefits will be determined in accordance with the Trust Deed and relevant policy conditions. No benefits are payable unless the relevant policy conditions are satisfied.

**Parts A and B of this MPDS should be read together. If you have not received two parts, please call the Client Service Line on 1300 926 299.**

Diversa Trustees Limited (ABN 49 006 421 638; AFS Licence No 235153; RSE L0000635) (Trustee) is regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investment Commission (ASIC). Diversa Trustees Limited is the Trustee of the CCIST. Diversa Trustees Limited is the Issuer of this PDS and takes responsibility for its contents. Throughout this MPDS, Diversa Trustees Limited may also be referred to as 'we', 'us' or 'the Trustee'.

The CCIST is a complying regulated fund within the meaning of the Superannuation Industry (Supervision) (SIS) Act 1993. Being a complying fund means that concessional tax treatment applies to the CCIST.

The information contained in this MPDS is of a general nature only and does not consider any person's individual objectives, financial situation or needs.

Diversa Trustees Limited, in its capacity as the Trustee of the CCIST and the issuer of this MPDS, reserves the right to amend the terms and conditions of this MPDS in accordance with the provisions of the Trust Deed, the Corporations Act and Regulations and superannuation law.

Information in this MPDS may change from time to time. Where a change may be materially adverse, or as otherwise required by law, we will replace this MPDS or issue a Supplementary MPDS, and give members notice as required or permitted by law. We may update the information in this MPDS without replacing this MPDS or issuing a Supplementary MPDS where the change is not materially adverse. A copy of this updated information can be sent to you free of charge on request by calling the Client Service Line on 1300 926 299 or is located on Trustee's website [www.diversa.com.au/Trustee](http://www.diversa.com.au/Trustee).

Members printing an electronic copy of this MPDS must print all pages. Anyone making this MPDS available to another person must provide them with the entire electronic file or printout. We will also provide a paper copy of this MPDS on request and without charge.

The CCIST has a formal complaints procedure (see section 5.6 - Enquiries and Complaints of this PDS for more information).

An employer participating in the CCIST must not give financial product advice to any individual or employee unless they hold an appropriate Australian Financial Services Licence.

Should further information be required that might reasonably affect a decision to acquire this product; the Trustee will provide it where it is reasonably practicable to do so, providing the information has been previously made generally available to the public. The provision of further information may be subject to a charge.

Every care has been taken with the information provided. However, the Trustee reserves the right to correct any error or omission. If there is any discrepancy between this MPDS, the CCIST's Trust Deed and the policy document, the Trust Deed and policy document will be the final authority.

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# Section 1 An overview

CCIST is designed to provide insurance benefits to employees of participating employers in a superannuation environment. The participating employer pays the cost and in doing so, may provide members with financial protection against adverse future events such as death or total and permanent disablement.

For employers, CCIST can be a convenient way of arranging tax effective life insurance for employees. Contributions paid into the CCIST will generally be deductible – see section 2.1 and 2.1.1 for conditions.

CCIST is a flexible, cost-effective superannuation fund designed to meet the superannuation needs of members by providing death benefits to dependants and, in some cases, total and permanent disablement (TPD) benefits to members. Refer to Part B: Employee Insurance Guide of this MPDS for further information on the insurance benefits available. The CCIST is limited to insured benefits and has no investment component.

## 1.1 Benefits of membership

Members will receive either death only insurance or death and TPD insurance as set out in Part B: Employee Insurance Guide.

### 1.1.1 Competitive premiums and automatic acceptance limits

CCIST offers competitive insurance premiums to participating employers.

Members also get the benefit of the automatic acceptance limits offered by the Insurer as part of the insurance policy, subject to them meeting the eligibility criteria (refer Section 2 of Part B of the MPDS). An automatic acceptance limit is the level of cover the Insurer will accept without requiring medical evidence.

### 1.1.2 Contributions

As benefits within the CCIST relate to insurance only, members are not able to make any contributions or rollovers for accumulation purposes within the CCIST.

The participating employer will make employer contributions on behalf of members. These contributions will be equal to the Insurance Premium payable for the insurance cover detailed in Part B: Employee Insurance Guide.

## 1.2 Benefit payments

### 1.2.1 The benefits

CCIST provides benefits as per Part B: Employee Insurance Guide and in accordance with the Trust Deed.

Importantly, a benefit is only payable from the CCIST in respect of a member if, and to the extent that, the CCIST receives the benefit from the Insurer.

### 1.2.2 Payment of benefits

On death, one or more of the member's Dependants and/or Legal Personal Representative will receive the member's insured benefit. If a member suffers a terminal illness the death benefit may be payable to the member if this is offered under the insurance policy (the member would also need to meet the definition of suffering a terminal medical condition as defined in superannuation law in order for the benefit to be paid out of the CCIST).

If cover for TPD is provided, and the member becomes totally and permanently disabled (as defined in the insurance policy), the TPD benefit is payable to the member (the member would also need to meet the definition of Permanent Incapacity as defined in superannuation law in order for the benefit to be paid out of the CCIST).

Refer to Part B: Employee Insurance Guide of the MPDS to check whether terminal illness or TPD benefits are available.

### 1.2.3 Who can be a Beneficiary?

A death benefit can only be paid to one or more of the member's 'dependants' (as defined in superannuation law – see below) and/or the member's Legal Personal Representative (see below also).

#### Who are Dependants?

Superannuation law defines the term 'Dependant' as including:

- a spouse (this includes married couples, de facto spouses (including in both cases same-sex) and certain registered relationships);
- a child of the member or spouse of the member – (including an adopted child, step-child or ex-nuptial child or someone who is a child within the meaning of the Family Law Act 1975);
- any person who the Trustee considers to have been wholly or partially financially dependent on the member at the time of the member's death; and
- any person whom the Trustee considers to have been in an 'interdependent relationship' with the member at the time of the member's death as defined in superannuation law.

#### Financial dependency

A financial dependant is not necessarily someone who depended on a member totally for financial support. A person might claim to be a financial dependant even if they were only partially financially dependent on a member.

Financial dependency may include a dependency on the member for payments of bills, rent, maintenance payments and shared financial commitments such as a mortgage.

#### Interdependent relationship

Two people will have an interdependent relationship if:

- they have a 'close personal relationship'; and
- they live together; and

- one or each of them provides the other with financial support; and
- one or each of them provides the other with domestic support and personal care.

OR

- they have a 'close personal relationship'; and
- they do not live together, nor provide each other with financial support, nor provide each other with domestic support and personal care because one or both suffer from a disability.

OR

- they have a 'close personal relationship'; and
- they live together; and
- one or each of them provides the other with financial support; and
- one or each of them provides the other with support and care of a type and quality normally provided in a close personal relationship, rather than by a mere friend or flatmate.

OR

- they have a 'close personal relationship'; and
- they do not live together, nor provide each other with domestic support and personal care only because they are temporarily living apart.

A 'close personal relationship' is one that involves a demonstrated and ongoing commitment to the emotional support and well-being of two parties.

Two persons do not have an interdependent relationship if one of them provides domestic support and personal care to the other:

- under an employment contract or a contract for services; or
- on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation.

### Who is a Legal Personal Representative?

Generally, the Legal Personal Representative is the person who is the executor of the Will, or if the deceased did not have a Will, the administrator of his/her estate. The administrator of the estate will be the person who has been granted Letters of Administration from the Supreme Court.

### 1.2.4 Nominating a Beneficiary

Members can make either a binding or non-binding death benefit nomination to nominate dependant/s and/or their Legal Personal Representative (i.e. the executor or administrator of their estate) to receive all or part of the member's benefit upon death.

If the benefit is paid to the member's Legal Personal Representative, it will be distributed according to their Will. Members should note that in certain circumstances their Will might be challenged.

A non-binding death benefit nomination is not binding on, but will be considered by, the Trustee. The Trustee will use its discretion when deciding how the death benefit should be

paid, having regard to the nomination and the circumstances of the member's dependants, including any changes since the nomination was made.

A binding death benefit nomination is binding on the Trustee. This means that, provided the nomination is valid at the time of death, the Trustee must pay the death benefit as the member has specified. However, the Trustee, having regard to the wishes of the nominated beneficiaries, can decide whether it should be paid as a lump sum.

For a binding death benefit nomination to be valid:

- the member must have made, confirmed or amended the Nomination within three years prior to death;
- each beneficiary must be a dependant under superannuation law at the time of death and/or be the member's Legal Personal Representative;
- if the member has nominated more than one beneficiary, the allocation between these beneficiaries must be clear; and
- it must be witnessed and signed by two adults who are not beneficiaries.

Before making the nomination, the member should read the information in the beneficiary nomination section of the relevant application form.

Nominating beneficiaries can have estate planning and taxation consequences and we recommend that you consider obtaining expert advice.

### 1.2.5 Anti-Money Laundering and Counter-terrorism Financing (AML/CTF)

As part of the Trustee's responsibility under laws designed to combat money laundering and terrorism financing, members may be required to provide proof of identify prior to being able to access benefits in cash. This is called "customer identification and verification". These requirements may also be applied by the Trustee from time to time in relation to the administration of superannuation benefits as required or considered appropriate under the AML/CTF legislation. Members will be notified of any requirements when applicable. If members do not comply with these requirements there may be consequences such as a delay in the payment of benefits.

As a result of these reforms the Trustee must report to a government body known as AUSTRAC which has responsibility for the AML/CTF legislation. The Trustee is required to provide yearly compliance reports to AUSTRAC and notify AUSTRAC of suspicious transactions. This may involve the provision of personal information about members to AUSTRAC.

Confirmation of identity is also required when transferring superannuation benefits between superannuation funds under standardised processes. Failure to provide necessary information may result in a delay in the transfer of benefits.

## 1.3 Further information

Further information about the services or issues covered in this MPDS can be obtained by calling the Client Service Line on 1300 926 299.

# Section 2 Summary of the key tax issues

The information in this section is general in nature and based on tax law that applies from 1 July 2020. We recommend that members speak with a tax adviser for further information about how tax may apply to their specific circumstances.

Contact the Australian Taxation Office on 13 10 20 or visit [www.ato.gov.au/super](http://www.ato.gov.au/super) to find out the current taxes and limits applicable to superannuation.

## 2.1 Tax on contributions

If a Tax File Number (TFN) is not provided to the CCIST, an additional tax of 30% (plus the Medicare levy and any other applicable levies) may apply to the entire contribution. This cost would be borne by the CCIST. **For this reason employees will not be accepted as members of the CCIST unless their TFN has been provided.**

### 2.1.1 Caps on contributions

Superannuation law limits the amount of superannuation that can be contributed in any financial year at a concessional tax rate.

From 1 July 2017 year, the standard limit for concessional contributions is \$25,000. Details of the cap for later years will be available from your adviser or by calling the Client Service Line on 1300 926 299.

The contributions paid by participating employers for the cover provided under the CCIST are classified as concessional contributions and are included in the concessional contribution cap.

Contact the Australian Taxation Office on 13 10 20 or visit [www.ato.gov.au/super](http://www.ato.gov.au/super) for further information.

**Note:** The Trustee reserves the right to take whatever steps it considers necessary or appropriate to manage the CCIST's tax liability. Where an employee does not provide their Tax File Number the policy of the Trustee is to refuse membership to the CCIST. This means insurance cover **will not be provided** for employees who have not supplied their TFN.

## 2.2 Tax on super benefits

Benefits paid from the CCIST are taxed in accordance with the relevant superannuation and taxation law.

### 2.2.1 Tax on death benefits

The taxation of death benefits will depend on whether the beneficiary is a 'dependant' as defined under taxation law (**tax dependant**). Note that this is different to the definition of 'dependant' under superannuation law (see 1.2.3 above).

A person will be a tax dependant if they are:

- a spouse (this includes married couples, de facto spouses (including same-sex) and certain registered relationships);
- a child of the member or spouse of the member

(including an adopted child, step-child or ex-nuptial child or someone a former spouse or de-facto spouse. who is a child within the meaning of the Family Law Act 1975) **so long as the child is under age 18**);

- a person with whom the member had an interdependency;
- a person who was a financial dependant of the member.
- A person is also a dependant of a member if they received a superannuation lump sum because the deceased died in the line of duty (i.e. a member of the defence forces, a police officer or a protective services officer)

Also, if any part of the death benefit is paid to a Legal Personal Representative, it may be deemed to have been paid to a tax dependant if the Commissioner of Taxation accepts that the person receiving the payment via the member's estate is a tax dependant.

Death benefits are tax-free if paid to a tax dependant. Death benefits paid to a non-tax dependant are generally taxed at 15%, plus the Medicare levy. A portion of the benefit may be an untaxed element (relating to the future service period of the insurance amount). That element is taxable at the maximum rate of 30%, plus the Medicare levy.

Below is a summary of how lump sum death benefits are taxed:

| Lump sum paid to:  |                                                                                                                                                      |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tax dependants     | Tax free                                                                                                                                             |
| Non-tax dependants | <b>Taxed element:</b> Your marginal tax rate or 17%, whichever is lower<br><b>Untaxed element:</b> Your marginal tax rate or 32%, whichever is lower |

### 2.2.2 Tax on terminal illness benefits

The insurance policy may allow for the death benefit to be paid if the member is terminally ill. Lump sum benefit payments paid to a member who is terminally ill will be tax-free. A member will be taken to be terminally ill if two medical practitioners (at least one of these a specialist practising in an area related to the member's illness or injury) certify that the member is suffering from an illness that in the normal course would result in death within 24 months. For each of the certificates, the certification period (24 months) must not have ended.

### 2.2.3 Tax on TPD benefits

TPD insurance cover benefits consist of two components – a tax-free component and a taxable component. The tax treatment for the taxable component of a lump sum payment is set out in the below table.

| Age                                                      | Taxable Component                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 60 and above                                             | Tax free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Between your preservation age and less than 60 years old | <p><b>Taxed element (including the Medicare levy, up to the <sup>1</sup>Low rate cap):</b> 0%</p> <p><b>Untaxed element (including the Medicare levy, up to the <sup>1</sup>low rate cap):</b> Your marginal tax rate or 17%, whichever is lower</p> <p><b>Taxed element (including Medicare levy, above the <sup>1</sup>low rate cap):</b> Your marginal tax rate or 17%, whichever is lower</p> <p><b>Untaxed element (including Medicare levy, above the <sup>1</sup>low rate cap):</b> Your marginal tax rate or 32%, whichever is lower (Unless the lump sum is more than the untaxed plan cap, in which case the amount above the cap will be taxed at the top marginal rate)</p> |
| Under preservation age                                   | <p><sup>2</sup><b>Taxed element:</b> Your marginal tax rate or 22%, whichever is lower</p> <p><sup>2</sup><b>Untaxed element:</b> Your marginal tax rate or 32%, whichever is lower unless the lump sum is more than the untaxed plan cap, with the excess being taxed at the top marginal rate</p>                                                                                                                                                                                                                                                                                                                                                                                     |

<sup>1</sup>The low rate cap amount applies if you have reached your preservation age but are less than 60 years old. The low rate cap is a limit on the amount of taxable components (taxed and untaxed element) that can be taxed at a concessional (lower) rate of tax. It is a lifetime cap which is reduced by any taxable component you receive from any payer after you have reached your preservation age (cannot be reduced below zero). Once you have reached the low rate cap, any further money that you withdraw as a lump sum will be taxed at a different rate.

The low rate cap is \$205,000 in 2018-19 and \$210,000 in 2019-20. The low rate cap is indexed annually.

If you are between your preservation age and 60 and receive a lump sum super benefit that includes a taxable component, this is assessable income that you must include in your income tax return. This is the case even if the amount you receive is below the low-rate cap amount and nil tax has been withheld by the super fund.

## Section 3 Insurance cover

Members will receive either death only or death and total and permanent disablement cover through an insurance policy held in the CCIST. The type and level of cover is chosen by the participating employer. The details of the cover provided are explained in Part B: Employee Insurance Guide.

Terms and conditions under the insurance policy may vary from time to time. Members will be advised of any material changes that affect the information contained in Part B: Employee Insurance Guide. You will find any non-material changes on our website. We will send you a copy if you contact the Client Services Line 1300 926 299. Please refer to the insurance policy documents (available from the Trustee) for full details of the terms and conditions that apply.

### 3.1 Guaranteed renewability

The Insurer guarantees to renew the insurance cover each year provided no termination event has occurred. The Insurer will not cancel insurance cover or increase premiums due to any change in the health, occupation or pastimes of the members during the guarantee period unless the change affects more than 25% of the membership.

### 3.2 Details of cover

Members will receive annual statements confirming insurance cover details.

### 3.3 Making a claim

In the event of a claim, notify your employer who will forward the relevant documents to be completed. Alternatively contact the Client Service Line on 1300 926 299 or by writing to:

CCIST  
PO BOX 1282  
ALBURY NSW 2640

In the event of a TPD claim, the Insurer has the right to arrange for the insured person to be examined by a registered medical practitioner at the Insurer's expense as often as the Insurer may reasonably require while the claim is being assessed. The Insurer may also request any information it may require to assess a claim.

If a TPD claim arises while the member is overseas, the Insurer reserves the right to require a medical examination to be conducted within Australia as part of consideration of the claim.

### 3.4 Applying for insurance cover

The participating employer will apply for insurance cover on behalf of its selected employees and the specific details of that cover will be contained in Part B: Employee Insurance Guide.

Members will receive a welcome kit, which contains confirmation of membership and a MPDS which provides details of their cover

## Section 4 Additional information

### 4.1 Administration services

OneVue Super Services Pty Ltd provides administration services on behalf of the Trustee, Diversa Trustees Limited. The administration fee received for this service is included in the insurance premium paid by the participating employer.

OneVue's contact details are: PO Box 1282  
ALBURY NSW 2640  
Telephone: 1300 926 299  
Fax: (02) 6041 9355

### 4.2 Trustee privacy statement

The Trustee follows the Australian Privacy Principles. Additionally, the Trustee will adhere to the privacy policies and procedures to protect the members' personal information.

The Trustee collects personal information about members to:

- process application(s) for cover or changes to cover;
- administer and manage the policies, including claims; and
- facilitate The Colonial Mutual Life Assurance Society Limited's (CMLA's) business operations.

If a member does not wish to provide all or part of the personal information requested, the Trustee may not be able to provide that member with insurance cover.

Members are entitled to request access to personal information held by the Trustee. All requests should be made in writing to:

CCIST  
PO Box 1282  
ALBURY NSW 2640

Members can ask us to update personal information at any time if it is inaccurate, incomplete or out-of-date.

The Trustee may disclose members' personal information to:

- CMLA, another member of the CBA group of companies (in Australia or overseas) or to AIA Australia under a joint co-operation agreement with CBA;
- The CCIST Administrator;
- the intermediary (i.e. the broker or advisor);
- CMLA contractors and third party service providers, eg medical practitioners and re-insurers;
- financial institutions nominated by the member;
- government regulatory bodies (where required); and
- mail houses and archive companies.

The Trustee will only disclose personal information to these parties for the primary purpose for which it was collected. In some circumstances, the Trustee is entitled to disclose personal information to third parties without authorisation, such as law enforcement agencies or Government authorities to protect its interests, comply with relevant legislation or to report illegal activities.

By becoming a member of the CCIST, you agree to the Trustee collecting, using storing and disclosing personal information about you in accordance with this privacy statement or as otherwise permitted or required by law. You are entitled to know what information we hold about you and to ensure that this information is correct. Our privacy policy contains this information and details of how you may complain about a breach of the Australian Privacy Principles. A copy of the Trustee Privacy Statement is available by contacting us on 1300 926 299.

### 4.3 Communicating with members

The following table sets out the documents and reports members will receive:

| What                                                                                                                                                                                                                                                    | When                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Welcome kit</b> <ul style="list-style-type: none"> <li>Member Product Disclosure Statement – Part A: Features</li> <li>Member Product Disclosure Statement – Part B: Employee Insurance Guide</li> <li>Confirmation of Membership details</li> </ul> | Within 90 days of joining the CCIST                                              |
| <b>Periodic Member Benefit Statement</b> showing details of insurance cover                                                                                                                                                                             | Annually                                                                         |
| <b>Annual Report to Members</b>                                                                                                                                                                                                                         | Annually available on <a href="http://www.diversa.com.au">www.diversa.com.au</a> |
| <b>Final Statement</b>                                                                                                                                                                                                                                  | When a member leaves the CCIST                                                   |

## Section 5 Management of the CCIST

### 5.1 Trustee

The Trustee of the CCIST is Diversa Trustees Limited ABN 49 006 421 638; AFS Licence No 235153; RSE L0000635. The Trustee holds a Registrable Superannuation Entity (RSE) Licence issued by APRA. CommInsure Corporate Insurance Superannuation Trust (RSE R1072457; ABN 49 968 181 565) is registered with APRA.

Under these requirements the Trustee is required, among other things, to:

- comply with the relevant law, its AFS Licence and RSE Licence conditions, and risk management requirements;
- perform its duties as Trustee prudently and properly;

- satisfy ongoing fitness and propriety standards; and
- comply with certain financial and other requirements.

### 5.2 Insurer

The CCIST offers members life insurance cover through an insurance policy issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809; AFSL 235035 (CMLA), a wholly owned non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (CBA, the Group) although it is under the management control of AIA Australia ABN 79 004 837 861, AFSL 239943 under a joint co-operation agreement with CBA as part of its sale to AIA Australia. This policy is held by Diversa Trustees Limited as Trustee.

### 5.3 Tax File Numbers

We are authorised to collect each member's Tax File Number (TFN). It will remain confidential and will be used only for lawful purposes, such as providing information to the Australian Taxation Office.

These purposes may change in the future as the result of legislative change. A TFN may be disclosed to another superannuation provider when a member's benefits are being transferred, unless the member requests in writing that their TFN is not to be disclosed to any other Trustee.

Membership to the CCIST is only available if a TFN has been provided. Therefore, insurance cover **will not be provided** to any employees where we do not have a TFN on file.

### 5.4 Enquiries and complaints

We aim to resolve all enquiries and complaints quickly and fairly. Complaints can be directed to our Client Services Line on 1300 926 299 or in writing to:

Complaints Resolution Officer  
 CCIST  
 PO Box 1282  
 ALBURY NSW 2640  
 Email: [CCIST@smasuper.com.au](mailto:CCIST@smasuper.com.au)  
 Fax: (02) 6041 9355

If our response is not satisfactory or a response has not been received within 90 days, the complaint may be referred to the Australian Financial Complaints Authority Limited (AFCA) which is an independent government body set up to help with resolving financial industry complaints, including superannuation and insurance.

Australian Financial Complaints Authority

GPO Box 3  
 MELBOURNE VIC 3001  
 Tel: 1800 931 678  
 Fax: (03) 9613 6399  
[www.afca.gov.au](http://www.afca.gov.au)

## 5.5 Additional information

### 5.5.1 Changing personal or contact details

Members can notify us in writing at any time by mail or fax (details on the inside front cover) of a change in personal or contact details.

### 5.5.2 Trust deed

The Trust Deed, this MPDS and the law govern the Trustee's relationship with members. In the event of any inconsistency between the Trust Deed and this MPDS, the Trust Deed will prevail.

The Trust Deed deals with a number of matters including:

- the management of the CCIST;
- the circumstances under which the Trustee may retire;
- the circumstances under which the CCIST must be terminated;
- fees and other costs that can be charged; and
- the Trustee's powers to amend the Trust Deed.

A copy of the Trust Deed is available free of charge upon request by contacting our Client Services Line on 1300 926 299. We may change the Trust Deed at any time. We will give members 30 days notice of any change that may be detrimental. We will otherwise include any changes in the CCIST's Annual Report. The latest Annual Report is available on the website at [www.diversa.com.au](http://www.diversa.com.au) or by calling the Client Service Line on 1300 926 299.

### 5.5.3 Trustee website

Diversa Trustees Limited is required to disclose certain Trustee and Fund information and documentation on a website. Accordingly, the Trustees website ([www.diversa.com.au/Trustee](http://www.diversa.com.au/Trustee)) contains the required information and documentation. The information and documentation includes, but is not limited to, the following: the Trust Deed, the Product Disclosure Statement, the most recent Annual Report and the names of each material outsourced service provider to the Fund.

## Contact Details

### ComInsure Corporate Insurance Superannuation Trust (CCIST)

ABN 49 968 181 565; RSE R1072457

PO Box 1282

ALBURY NSW 2640

Client Service Line: 1300 926 299

Monday to Friday 8:45am to 5:00pm (EST)

Local call cost from anywhere within

Australia Fax: (02) 6041 9355

Email:

[CCIST@smasuper.com.au](mailto:CCIST@smasuper.com.au)

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

### Trustee and Issuer:

Diversa Trustees Limited

ABN 49 006 421 638; AFSL 235153; RSE L0000635

GPO Box 3001

MELBOURNE VIC 3001

### Insurer:

The Colonial Mutual Life Assurance Society Limited

ABN 12 004 021 809; AFSL 235035

1 Market Street

SYDNEY NSW 2000