Investment Authority

Synergy Retirement Service and Synergy Investment Plus

Part 4 Synergy Retirement Service – Superannuation and Income Stream Product Disclosure Statement
Part 3 Synergy Investment Plus Product Disclosure Statement

Effective date: 6 December 2012

Important information

Synergy Retirement Service – Superannuation and Income Stream

This document is Part 4 of the Synergy Retirement Service – Superannuation and Income Stream Product Disclosure Statement (PDS), offered via the Synergy Superannuation Master Fund – ABN 64 924 606 651. The Synergy Retirement Service – Superannuation and Income Stream PDS consists of the following parts:

Part 1: Synergy Retirement Service – Superannuation and Income Stream PDS

Part 2: Insurance Protection

Part 3: Employer Super booklet

Part 4: Synergy Retirement Service – Superannuation and Income Stream Investment Authority

The issuer and Trustee of Synergy Retirement Service – Superannuation and Income Stream is N.M. Superannuation Proprietary Limited (NM Super), ABN 31 008 428 322, AFS Licence No. 234654. NM Super is part of the AMP Group (AMP Limited ABN 49 079 354 519).

Note: For the remainder of this Investment Authority 'Synergy Retirement Service' means 'Synergy Retirement Service – Superannuation and Income Stream'.

Synergy Retirement Service Information Guide

The Synergy Retirement Service Information Guide (Information Guide) is referred to in both Part 1 and Part 4 of the PDS and contains additional information on the features and benefits of the Synergy Retirement Service. It forms part of the PDS and can be found at **www.scml.com.au/infoguide**.

A printed copy of the Information Guide can be obtained by contacting the Client Service Centre on 1800 245 636.

Synergy Investment Plus

This document is Part 3 of the Synergy Investment Plus PDS. The Synergy Investment Plus PDS consists of the following parts:

Part 1: Synergy Investment Plus PDS

Part 2: Insurance Protection

Part 3: Synergy Investment Plus Investment Authority

The issuer and Responsible Entity of Synergy Investment Plus is NMMT Limited (NMMT), ABN 42 058 835 573, AFS Licence No. 234653. NMMT is part of the AMP Group (AMP Limited ABN 49 079 354 519).

About this document

This document is the Investment Authority for the Synergy Retirement Service and Synergy Investment Plus.

Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

You may use the Investment Authority to choose the investments you wish to invest in. For superannuation, any future contributions will be invested in accordance with the investment options you select in this Investment Authority, unless you tell us otherwise.

The Investment Authority may be used in conjunction with the application form from Part 1 of the relevant PDS. You should complete the Investment Authority when you complete your application form to establish an account with the Synergy Retirement Service or Synergy Investment Plus. If you do not complete the Investment Authority, any investment monies will be invested in the default investment option (refer to Part 1 of the relevant PDS for further information on the default investment option).

Please refer to the following pages for the relevant investment list:

Synergy Retirement Service – Superannuation Page 3

Synergy Retirement Service – Income Stream Page 9

Synergy Investment Plus Page 15

The information in this document is current as at the date of issue, but is subject to change. You can obtain an up-to-date investment list or up-to-date underlying PDS(s) free of charge from **www.scml.com.au**, your financial adviser or the Client Service Centre on 1800 245 636.

This publication has been prepared to provide you with general information only. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. In preparing this information, we did not take into account the investment objectives, financial situation or particular needs of any particular person. Before making an investment decision, you need to consider whether this information is appropriate to your needs, objectives and circumstances and consult with your financial adviser. You should obtain a copy of the relevant Product Disclosure Statement (PDS) before making a decision to invest in any financial product. Copies of our PDSs can be obtained from **www.scml.com.au**, your financial adviser or by contacting the Client Service Centre on 1800 245 636. Applications for investment will only be accepted on receipt of an application form accompanying a current PDS. Detailed information about the product is contained in the PDS. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

A current copy of this Investment Authority is available free of charge on Synergy's website **www.scml.com.au** or by contacting the Client Service Centre on 1800 245 636.

Throughout this Investment Authority

Reference to	Mean(s)
Responsible entity, issuer, our, us, we	NMMT Limited – ABN 42 058 835 573 AFS Licence No. 234653
Trustee, issuer our, us, we	N.M. Superannuation Proprietary Limited – ABN 31 008 428 322 AFS Licence No. 234654
Administrator, our, us, we	Synergy Capital Management Limited – ABN 19 062 264 108
Synergy Retirement Service, the Fund	The Synergy Retirement Service – Superannuation and the Synergy Retirement Service – Income Stream are part of the Synergy Superannuation Master Fund – ABN 64 924 606 651
Synergy Investment Plus, the Fund	Synergy Investment Plus (ARSN 097 534 551) is established by a constitution dated 16 July 2001.
Financial adviser	A financial adviser holding an Australian Financial Services licence or acting as an authorised representative of an Australian Financial Service Licensee.
Member, you, your, investor	Refers to you as an investor or anyone acting on your behalf in the Synergy Retirement Service and Synergy Investment Plus.
Employer	Employer who is a sole trader, except in Part 3 of the PDS, where it refers to the investor's employer who may contribute to the Synergy Retirement Service (applicable only for Synergy Retirement Service – Superannuation).

Before you make an investment decision

Please ensure you read and understand all relevant PDSs. You should also read the underlying PDS(s) which provide information on the investment options you select.

Investment management fee

The investment management fees shown in the Investment Authority are the total indirect costs inclusive of Goods and Services Tax (GST) incurred by clients in each investment option. They are based on the underlying manager's costs and expenses incurred, and are deducted from the earnings before the unit price is calculated. Investment management fees are subject to change and may be varied at any time by an investment manager.

Performance fees

In addition to investment management fees, some fund managers may charge an additional fee for managing the assets. The amount of and methods for calculating the performance fees may vary between each investment option. For up-to-date information about investment management costs and performance fees of a particular investment option refer to the underlying PDS available from www.scml.com.au, your financial adviser or by contacting the Client Service Centre on 1800 245 636. The investment costs listed in this document may or may not include the impact of performance fees.

Synergy Retirement Service

For more information on investment management fees refer to the fee disclosure table in Part 1 of the PDS.

For information on investment pools and unit pricing refer to Part 1 of the PDS.

Synergy Investment Plus

For more information on investment management fees refer to the fee disclosure table in Part 1 of the Synergy Investment Plus PDS.

Buy/sell spread (transaction costs)

The buy/sell spread is the difference between the buy price and sell price. The buy/sell spread figures are current at the date of this publication and are subject to change.

Up-to-date information on buy/sell spreads can be obtained by referring to the current underlying investment option PDS(s), available from www.scml.com.au, your financial adviser or by contacting the Client Service Centre on 1800 245 636.

Brokerage Costs

Synergy Investment Plus only

For listed security trades, you will be charged for brokerage costs incurred for each listed security transaction you make. Brokerage costs are included in the total amount you pay when you buy and are deducted from your proceeds when you sell. Brokerage is charged at a rate of up to 0.31 per cent of the value of each listed security trade (with a minimum charge of $30.75 per trade).

Restricted and illiquid investments

Restricted investments typically have restrictions on when funds may be invested or redeemed and when unit pricing may be performed. The application and withdrawal of funds to and from restricted investments will generally take longer than other investments that are priced daily. This may cause delays in the processing of your requests, as well as delays in the processing of other transactions.

Liquidity risk is the possibility that an investment cannot be switched, withdrawn, transferred or rolled over as quickly as you might wish. In some cases investments may have restrictions on when transactions can be performed. In other cases, and in some market conditions, liquid investments may become illiquid.

Investment switches, withdrawals, rollovers and transfers from your account are normally processed within 30 days of us receiving all necessary information. There is an exception to this requirement where particular investments have redemption restrictions imposed by the underlying fund manager that prevent us from paying the redemption within this period. These investments may be restricted or illiquid investments and are specifically identified in the Investment Authority. In these circumstances delays in the processing of you requests may occur.

Please refer to the current underlying investment option PDS(s), available from www.scml.com.au.

Diversification

Diversification is a basic strategy used to reduce some of the risks associated with investing. By spreading your investments across a number of assets you are not reliant on the performance of and are not exposed to the risks of a single investment. Investing in only one or a few specific assets or direct securities can increase your risk. It is very important that you understand and are aware of the risks and mitigating strategies, such as diversification, that are available to you. For more information on risks, please refer to Part 1 of the relevant PDS.

If you decide to invest in one or a few specific assets or direct securities, please speak to your financial adviser for further details.

Fund manager rebates

A rebate refers to a discount on the fund manager's investment cost that is passed on directly to the member.

Some fund managers have agreed to rebate part of their investment management fees for certain investment options in the Synergy Retirement Service and Synergy Investment Plus. Synergy Retirement Service includes the rebate amount in the unit price calculated for these investment pools. For Synergy Investment Plus, any rebates received from the fund managers are paid into the cash working account at the end of the rebate period.

Where a rebate has been arranged, the investment management fee disclosed in the Investment Authority is the investment management fee that will be charged after the rebate is applied. The table below details the rebates that are currently received as at the date of this Investment Authority. They are subject to change.

Code	Investment Option	Fund manager investment management fee	Fund manager rebate	Investment management fee (after rebate)
Synergy Retirement Service – Superannuation				
P2	Hunter Hall Global Ethical Pool	2.09%	0.35%	1.74%
HK	OnePath Blue Chip Imputation Pool	2.65%	1.70%	0.95%
Z3	Synergy Australian Equities Pool	1.95%	0.95%	1.00%
Z5	Synergy High Growth Pool	2.05%	1.00%	1.05%
Z7	Synergy International Equities (Hedged) Pool	2.15%	1.00%	1.15%
Synergy Retirement Service – Income Stream				
A4	Hunter Hall Global Ethical Pool NTP	2.09%	0.35%	1.74%
HL	OnePath Blue Chip Imputation Pool NTP	2.65%	1.70%	0.95%
Z4	Synergy Australian Equities Pool NTP	1.95%	0.95%	1.00%
Z6	Synergy High Growth Pool NTP	2.05%	1.00%	1.05%
Z8	Synergy International Equities (Hedged) Pool NTP	2.15%	1.00%	1.15%
Synergy Investment Plus				
HHA0002AU	Hunter Hall Global Ethical Trust	2.09%	0.35%	1.74%
MMF0012AU	OnePath Blue Chip Imputation Trust	2.65%	1.70%	0.95%

Synergy Retirement Service **Superannuation**

Investment Authority

Effective date: 6 December 2012

C

If you are commencing a new superannuation account, please complete this Investment Authority and send with your application form.

Member name

Member number (if known) or ☐ New account (please tick)

I am eligible to contribute to superannuation, I am:

☐ Under 65 years of age; or

☐ Over 65 years and meet the work test, that is I have been gainfully employed at least 40 hours in a period of not more than 30 consecutive days in the current financial year.

☐ Rollover

Source	Approx. amount
	$
	$

☐ Contribution Amount $

☐ SG ☐ Employer Other ☐ Salary Sacrifice ☐ Eligible Spouse

☐ Personal – Do you wish to claim a tax deduction? ☐ No ☐ Yes, if yes, complete a 'Notice of Intent to claim a tax deduction' form

Managed investments

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Cash			
	33	BankWest Business TeleNet Saver Pool	0.00%	0.00%
	19	Macquarie (W) Treasury Pool	0.44%	0.00%
	D5	UBS Cash Plus Pool	0.30%	0.20%
	M7	UBS Cash Pool	0.25%	0.00%
	Fixed interest			
	CG	Aberdeen Australian Fixed Income Pool	0.51%	0.15%
	CQ	Aberdeen Global Government Bond Pool	0.58%	0.15%
	X7	Aberdeen Inflation Linked Bond Pool	0.36%	0.40%
	E5	Bentham (W) Global Income Pool	0.77%	0.90%
	AZ	Colonial First State (W) Australian Bond Pool	0.46%	0.20%
	1F	Colonial First State (W) Global Credit Income Pool	0.60%	0.50%
	OK	Macquarie Diversified Fixed Interest Pool*	0.63%	0.16%
	P5	Macquarie Income Opportunities Pool*	0.50%	0.30%
	W7	Perennial Tactical Income Pool	0.45%	0.00%
	W5	PIMCO EQT (W) Australian Focus Pool	0.50%	0.10%
	PN	PM Capital Enhanced Yield Pool*	0.55%	0.40%
	M5	Principal Global Strategic Income Pool	0.80%	0.20%
	X1	Schroder Fixed Income Pool	0.50%	0.24%
	KV	UBS Diversified Credit Pool	0.70%	0.80%
	KO	Vanguard Australian Fixed Interest Index Pool	0.24%	0.20%
	BQ	Vanguard International Fixed Interest Index (Hedged) Pool	0.26%	0.30%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Property		
	H3	AMP Capital Core Property (Class A) Pool†*	1.12%	0.34%
	EQ	BT (W) Property Investment Pool	0.65%	0.50%
	FK	Colonial First State (W) Property Securities Pool	0.81%	0.40%
	L3	Perennial Hedged Global Property (W) Pool	1.05%	0.70%
	SG	Perpetual (W) Property Income Pool	0.90%	1.50%
	N5	Perpetual (W) Property Securities Pool	0.90%	0.30%
	EO	RREEF Paladin Property Securities Pool	0.86%	0.50%
	F1	Russell Intl Property Securities $A Hedged Class A Pool	0.88%	0.60%
	KQ	Vanguard Australian Property Securities Index Pool	0.24%	0.40%
	1N	Vanguard International Property Securities Index Pool	0.40%	0.60%
		Australian shares		
	DH	Aberdeen Australian Equities Pool	0.80%	0.50%
	CI	Aberdeen Classic Series Australian Equities Pool	0.83%	0.50%
	IV	Acorn Capital (W) Microcap Pool	1.65%	0.40%
	LF	Alphinity (W) Australian Equity Pool	0.90%	0.60%
	LG	Alphinity (W) Australian Share Pool	0.90%	0.60%
	PA	Alphinity (W) Concentrated Australian Share Pool*	0.90%	0.60%
	AR	AMP Capital Equity (Class A) Pool	0.97%	0.50%
	IL	Antares High Growth Shares Pool*	1.05%	0.30%
	PZ	Ausbil Australian Active Equity Pool	0.90%	0.50%
	PV	Ausbil Australian Emerging Leaders Pool*	0.85%	0.60%
	V6	Aust Unity (W) Platypus Australian Equities Pool*	0.95%	0.40%
	IE	BlackRock Aust Equities PST Pool	0.95%	0.55%
	RY	BT (W) Ethical Share Pool	0.95%	0.50%
	TN	BT (W) Focus Australian Share Pool*	0.75%	0.50%
	FE	Colonial First State (W) Australian Share Pool	0.98%	0.40%
	FB	Colonial First State (W) Geared Share Pool	2.34%	0.50%
	AV	Colonial First State (W) Imputation Pool	0.97%	0.40%
	PJ	EQT SGH (W) Absolute Return Pool	1.64%	0.70%
	Y3	Fidelity Australian Equities Pool	0.85%	0.50%
	OI	Integrity (W) Australian Share No. 2 Pool	1.05%	0.40%
	HD	Investors Mutual (W) Australian Share Pool	0.99%	0.50%
	K7	Ironbark Karara Australian Share Pool	0.99%	0.50%
	P7	Kinetic (W) Emerging Companies Pool*	1.15%	0.80%
		Subtotal		

† *Denotes a restricted or illiquid investment:*
Redemptions from this fund are generally processed monthly but may be processed in excess of 30 days at such time as the fund manager, at its discretion, determines. Where the amount of money available is not sufficient to fully meet all redemption requests, redemption amounts will be reduced on a pro-rata basis.

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Australian shares (continued)		
	M3	Macquarie Australian Small Companies Pool*	0.92%	0.80%
	GI	Merlon (W) Australian Share Income Pool	0.95%	0.60%
	GD	MLC (W) IncomeBuilder Pool	0.97%	0.25%
	SE	NovaPort (W) Microcap Pool*	1.50%	0.80%
	CV	NovaPort (W) Smaller Companies Pool*	0.90%	0.80%
	HK	OnePath Blue Chip Imputation Pool¶	0.95%	0.50%
	OB	Orion (W) Australian Share Pool*	0.97%	0.60%
	X5	Pengana Emerging Companies Pool*	1.33%	0.60%
	FI	Perennial Value Shares (W) Pool	0.92%	0.50%
	AX	Perpetual (W) Australian Pool	0.99%	0.30%
	E7	Perpetual (W) Concentrated Equity Pool	1.10%	0.30%
	IR	Perpetual (W) Geared Australian Pool	1.17%	0.75%
	EV	Perpetual (W) Smaller Companies Pool	1.25%	0.30%
	JM	Perpetual PST Industrial Share Pool	0.99%	0.30%
	PP	Russell Australian Opportunities Pool*	1.21%	0.70%
	KX	Schroder (W) Australian Equity Pool	0.92%	0.50%
	R3	SGH20 Pool	1.23%	0.50%
	Z3	Synergy Australian Equities Pool¶	1.00%	0.52%
	BS	UBS Australian Share Pool	0.90%	0.50%
	H5	van Eyk Blueprint Australian Shares Pool*	0.90%	0.64%
	KK	Vanguard Australian Shares Index Pool	0.18%	0.30%
	Y1	Zurich Investments Equity Income Pool	1.87%	0.30%
		International and Australian shares		
	PT	Hunter Hall Value Growth Pool*	1.88%	0.60%
		International shares		
	CS	Aberdeen Actively Hedged International Equities Pool	0.98%	0.50%
	F3	Aberdeen Emerging Opportunities Pool	1.50%	1.10%
	AD	AMP Capital Responsible Inv Leaders Intl Share (Class A) Pool	1.13%	0.80%
	EM	Arrowstreet Global Equity (Hedged) Pool	1.28%	0.69%
	NW	AMP Capital (W) Global Equity – Growth Pool	1.01%	0.40%
	JY	AMP Capital (W) Global Equity – Value Pool	0.98%	0.40%
	G1	BlackRock Global Allocation (Aust) Pool*	0.20%	0.60%
	L1	BlackRock International Gold Pool	1.25%	0.70%
	D3	Colonial First State (W) Global Resources Pool	1.18%	0.60%
		Subtotal		

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

¶ *Indicates that the fund provides a rebate of its management fee. We then distribute this rebate in full to members in the fund. A current list of rebates is available on page 2 of this Investment Authority. Please note: Rebates are subject to change.*

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		International shares (continued)		
	JU	Colonial First State (W) Global Share Pool	1.18%	0.50%
	V8	DWS Global Equity Thematic (Fully Hedged) Pool	1.13%	0.40%
	IF	Goldman Sachs Global Small Companies (W) Pool	1.43%	0.40%
	1H	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Pool	1.25%	0.40%
	P2	Hunter Hall Global Ethical Pool*¶	1.74%	0.60%
	SJ	IFP Global Franchise Pool	1.38%	0.44%
	W9	Magellan Global Pool*	1.35%	0.20%
	FU	Metisq (W) Asian Share Pool	1.15%	0.80%
	NY	MFS Global Equity Pool	0.77%	0.70%
	JO	Perpetual PST International Share Pool	1.23%	0.50%
	PF	Platinum Asia Pool	1.54%	0.50%
	J7	Platinum European Pool	1.54%	0.50%
	LO	Platinum International Pool	1.54%	0.50%
	SP	Platinum International Technology Pool	1.54%	0.50%
	J8	Platinum Japan Pool	1.54%	0.50%
	PL	PM Capital Absolute Performance Pool*	1.09%	0.50%
	H1	Premium China Pool*	8.59%	0.50%
	R7	Russell International Shares (Class A) Pool	1.03%	0.50%
	X3	Schroder Global Emerging Markets Pool	1.40%	1.00%
	Z7	Synergy International Equities (Hedged) Pool¶	1.15%	0.64%
	PR	van Eyk Blueprint International Shares Pool*	1.09%	0.56%
	KN	Vanguard International Shares Index Pool	0.18%	0.40%
	Q7	Walter Scott Global Equity (Hedged) Pool	1.28%	0.55%
	J5	Walter Scott Global Equity Pool	1.28%	0.45%
	2O	Zurich Investments Global Thematic Share Pool	0.98%	0.16%
		Multi sector conservative		
	CO	Aberdeen Multi-Asset Income Pool	0.72%	0.37%
	EX	BlackRock (W) Managed Income Pool	0.80%	0.11%
	FC	Colonial First State (W) Conservative Pool	0.76%	0.20%
	SU	Russell II Portfolio (Class A) Pool*	0.70%	0.38%
	J1	van Eyk Blueprint Capital Stable Pool*	0.77%	0.23%
		Subtotal		

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Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Multi sector balanced		
	CK	Aberdeen Multi-Asset Real Return Pool	0.84%	0.40%
	2G	North Select Active Balanced Pool*	0.87%	0.50%
	2E	North Select Active Moderately Defensive Pool*	0.77%	0.39%
	IA	BlackRock Balanced PST Pool	0.95%	0.35%
	CB	BlackRock Scientific Diversified Stable PST Pool	0.69%	0.40%
	FA	Maple-Brown Abbott Pooled Super Pool	0.80%	0.57%
	SW	Russell IV Portfolio (Class A) Pool*	0.82%	0.50%
	H7	van Eyk Blueprint Balanced Pool*	1.00%	0.21%
		Multi sector growth		
	2I	North Select Active Growth Pool*	0.97%	0.55%
	2K	North Select Active High Growth Pool*	1.07%	0.60%
	CA	BlackRock Scientific Diversified Growth PST Pool	0.79%	0.50%
	FG	Colonial First State (W) Diversified Pool	0.97%	0.40%
	JK	Perpetual PST Balanced Growth Pool	1.04%	0.34%
	SY	Russell V Portfolio (Class A) Pool*	0.87%	0.54%
	Z5	Synergy High Growth Pool*¶	1.05%	0.58%
	J3	van Eyk Blueprint High Growth Pool*	1.05%	0.42%
		Alternative investments		
	W3	Acadian (W) Australian Equity Long Short Pool*	1.25%	0.60%
	W1	BlackRock Asset Allocation Alpha Pool*	1.00%	0.20%
	G9	Colonial First State Global Resources Long Short (Class A) Pool*	1.24%	0.70%
	N3	Goldman Sachs Australian Infrastructure (W) Pool	0.85%	0.40%
	DU	Ironbark Global Diversified Alternatives Pool*	1.10%	0.00%
	F5	Macquarie International Infrastructure Securities Pool	1.04%	0.50%
	T2	Magellan Infrastructure Pool*	1.06%	0.30%
	Q1	Mercer Diversified Alternatives Pool*	1.50%	0.30%
	2C	Vanguard Global Infrastructure Pool	0.49%	0.60%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

¶ *Indicates that the fund provides a rebate of its management fee. We then distribute this rebate in full to members in the fund. A current list of rebates is available on page 2 of this Investment Authority. Please note: Rebates are subject to change.*

Investment Authority

Effective date: 6 December 2012

C

Listed securities

Amount invested $ or %	Code	Investment option	Buy/Sell spread
		Industrials	
	XA	AGL Energy Pool	0.61%
	VC	Amcor Pool	0.61%
	UU	AMP Pool	0.61%
	UC	ANZ Banking Group Pool	0.61%
	WU	Aristocrat Leisure Pool	0.61%
	N7	Asciano Pool	0.61%
	WY	Aust Foundation Investment Co Pool	0.61%
	XI	Boral Pool	0.61%
	VK	Brambles Pool	0.61%
	XS	Challenger Pool	0.61%
	XW	Coca-Cola Amatil Pool	0.61%
	XY	Cochlear Pool	0.61%
	UE	Commonwealth Bank of Aust Pool	0.61%
	YC	Computershare Pool	0.61%
	Q3	Consolidated Media Holdings Pool	0.61%
	VA	Crown Pool	0.61%
	YE	CSL Pool	0.61%
	UM	CSR Pool	0.61%
	L5	Downer EDI Pool	0.61%
	T4	ETFS Metal Securities Australia Pool	0.61%
	US	Fairfax Media Pool	0.61%
	NB	Henderson Group Pool	0.61%
	QE	Insurance Australia Group Pool	0.61%
	UO	Lend Lease Pool	0.61%
	ZS	Macquarie Group Pool	0.61%
	UG	National Australia Bank Pool	0.61%
	QC	News Corporation Pool	0.61%
	UY	Orica Pool	0.61%
	QG	Origin Energy Pool	0.61%
	QK	Perpetual Pool	0.61%

Amount invested $ or %	Code	Investment option	Buy/Sell spread
		Industrials (continued)	
	QM	Qantas Airways Pool	0.61%
	QO	QBE Insurance Group Pool	0.61%
	YM	Suncorp Group Pool	0.61%
	WE	TABCorp Holdings Pool	0.61%
	VI	Telstra Corporation Pool	0.61%
	RI	Toll Holdings Pool	0.61%
	LY	Transfield Services Pool	0.61%
	XO	Transurban Group Pool	0.61%
	RO	Wesfarmers Pool	0.61%
	UI	Westpac Banking Corporation Pool	0.61%
	VG	Woolworths Pool	0.61%
		Property trusts	
	PC	Dexus Property Group Pool	0.61%
	VW	GPT Group Pool	0.61%
	ZC	Investa Office Pool	0.61%
	ZY	Mirvac Group Pool	0.61%
	RC	Stockland Pool	0.61%
	OE	Westfield Group Pool	0.61%
		Resources	
	RW	Alumina Pool	0.61%
	XE	BHP Billiton Pool	0.61%
	1Q	Fortescue Metals Group Pool	0.61%
	ZA	Iluka Resources Pool	0.61%
	QA	Newcrest Mining Pool	0.61%
	VO	Rio Tinto Pool	0.61%
	QQ	Santos Pool	0.61%
	VQ	Woodside Petroleum Pool	0.61%
		Subtotal	
		Grand Total (percentage must equal 100%, dollar amount must equal total amount invested)	

Signature

I understand and acknowledge that Synergy Retirement Service does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular member. I confirm that I relied on my own investigations and/or the advice of my financial adviser in choosing the investments.

I have received, read and understood Parts 1 and 4 of the Product Disclosure Statement including the member declarations, conditions and acknowledgement and any Supplementary Product Disclosure Statements that may be issued from time to time. I confirm that I have received a copy of the current PDS for each investment option I have chosen. I understand that current and future contributions will be invested in accordance with the investments I have selected in this authority, unless I tell you otherwise in writing.

I acknowledge that where I have invested in any restricted or illiquid investment, any partial withdrawal or transfer which requires the sale of this investment may be processed in a period longer than 30 days.

Member signature ✗ Date / /

Member name

Investment Authority

Effective date: 6 December 2012

Ca

If you are commencing a new income stream account, please complete this Investment Authority and send with your application form.

Member name

Member number (if known) or ☐ New account (please tick)

Managed investments

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Cash			
	34	BankWest Business TeleNet Saver Pool NTP	0.00%	0.00%
	20	Macquarie (W) Treasury Pool NTP	0.44%	0.00%
	A5	UBS Cash Plus Pool NTP	0.30%	0.20%
	M8	UBS Cash Pool NTP	0.25%	0.00%
	Fixed interest			
	CH	Aberdeen Australian Fixed Income Pool NTP	0.51%	0.15%
	CR	Aberdeen Global Government Bond Pool NTP	0.58%	0.15%
	X8	Aberdeen Inflation Linked Bond Pool NTP	0.36%	0.40%
	E6	Bentham (W) Global Income Pool NTP	0.77%	0.90%
	FJ	Colonial First State (W) Australian Bond Pool NTP	0.46%	0.20%
	1G	Colonial First State (W) Global Credit Income Pool NTP	0.60%	0.50%
	EE	Macquarie Australian Fixed Interest Pool NTP	0.62%	0.34%
	OL	Macquarie Diversified Fixed Interest Pool NTP*	0.63%	0.16%
	P6	Macquarie Income Opportunities Pool NTP*	0.50%	0.30%
	W8	Perennial Tactical Income Pool NTP	0.45%	0.00%
	W6	PIMCO EQT (W) Australian Focus Pool NTP	0.50%	0.10%
	PO	PM Capital Enhanced Yield Pool NTP*	0.55%	0.40%
	M6	Principal Global Strategic Income Pool NTP	0.80%	0.20%
	X2	Schroder Fixed Income Pool NTP	0.50%	0.24%
	KW	UBS Diversified Credit Pool NTP	0.70%	0.80%
	KP	Vanguard Australian Fixed Interest Index Pool NTP	0.24%	0.20%
	BR	Vanguard International Fixed Interest Index (Hedged) Pool NTP	0.26%	0.30%
	Property			
	H4	AMP Capital Core Property (Class A) Pool NTP†*	1.12%	0.34%
	ER	BT (W) Property Investment Pool NTP	0.65%	0.50%
	FL	Colonial First State (W) Property Securities Pool NTP	0.81%	0.40%
	EL	Macquarie Master Property Securities Pool NTP	0.72%	0.50%
	L4	Perennial Hedged Global Property (W) Pool NTP	1.05%	0.70%
	SH	Perpetual (W) Property Income Pool NTP	0.90%	1.50%
	N6	Perpetual (W) Property Securities Pool NTP	0.90%	0.30%
	Subtotal			

† *Denotes a restricted or illiquid investment:*
Redemptions from this fund are generally processed monthly but may be processed in excess of 30 days at such time as the fund manager, at its discretion, determines. Where the amount of money available is not sufficient to fully meet all redemption requests, redemption amounts will be reduced on a pro-rata basis.

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Property (continued)		
	EP	RREEF Paladin Property Securities Pool NTP	0.86%	0.50%
	F2	Russell Intl Property Securities $A Hedged Class A Pool NTP	0.88%	0.60%
	KR	Vanguard Australian Property Securities Index Pool NTP	0.24%	0.40%
	1O	Vanguard International Property Securities Index Pool NTP	0.40%	0.60%
		Australian shares		
	DO	Aberdeen Australian Equities Pool NTP	0.80%	0.50%
	CJ	Aberdeen Classic Series Australian Equities Pool NTP	0.83%	0.50%
	IW	Acorn Capital (W) Microcap Pool NTP	1.65%	0.40%
	LZ	Alphinity (W) Australian Equity Pool NTP	0.90%	0.60%
	LH	Alphinity (W) Australian Share Pool NTP	0.90%	0.60%
	PB	Alphinity (W) Concentrated Australian Share Pool NTP*	0.90%	0.60%
	AS	AMP Capital Equity (Class A) Pool NTP	0.97%	0.50%
	IM	Antares High Growth Shares Pool NTP*	1.05%	0.30%
	SR	Ausbil Australian Active Equity Pool NTP	0.90%	0.50%
	PW	Ausbil Australian Emerging Leaders Pool NTP*	0.85%	0.60%
	V7	Aust Unity (W) Platypus Australian Equities Pool NTP*	0.95%	0.40%
	IH	BlackRock (W) Australian Share Pool NTP	0.95%	0.55%
	CZ	BT (W) Australian Share Pool NTP	0.79%	0.50%
	RZ	BT (W) Ethical Share Pool NTP	0.95%	0.50%
	UL	BT (W) Focus Australian Share Pool NTP*	0.75%	0.50%
	FF	Colonial First State (W) Australian Share Pool NTP	0.98%	0.40%
	DR	Colonial First State (W) Geared Share Pool NTP	2.34%	0.50%
	AW	Colonial First State (W) Imputation Pool NTP	0.97%	0.40%
	PK	EQT SGH (W) Absolute Return Pool NTP	1.64%	0.70%
	Y4	Fidelity Australian Equities Pool NTP	0.85%	0.50%
	OJ	Integrity (W) Australian Share No. 2 Pool NTP	1.05%	0.40%
	HF	Investors Mutual (W) Australian Share Pool NTP	0.99%	0.50%
	K8	Ironbark Karara Australian Share Pool NTP	0.99%	0.50%
	P8	Kinetic (W) Emerging Companies Pool NTP*	1.15%	0.80%
	M4	Macquarie Australian Small Companies Pool NTP*	0.92%	0.80%
	AF	Maple-Brown Abbott Imputation Pool NTP	0.92%	0.50%
	GJ	Merlon (W) Australian Share Income Pool NTP	0.95%	0.60%
	GE	MLC (W) IncomeBuilder Pool NTP	0.97%	0.25%
	B8	NovaPort (W) Smaller Companies Pool NTP*	0.90%	0.80%
		Subtotal		

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

¶ *Indicates that the fund provides a rebate of its management fee. We then distribute this rebate in full to members in the fund. A current list of rebates is available on page 2 of this Investment Authority. Please note: Rebates are subject to change.*

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Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Australian shares (continued)		
	HL	OnePath Blue Chip Imputation Pool NTP¶	0.95%	0.50%
	OC	Orion (W) Australian Share Pool NTP*	0.97%	0.60%
	X6	Pengana Emerging Companies Pool NTP*	1.33%	0.60%
	FS	Perennial Value Shares (W) Pool NTP	0.92%	0.60%
	AY	Perpetual (W) Australian Pool NTP	0.99%	0.30%
	E8	Perpetual (W) Concentrated Equity Pool NTP	1.10%	0.30%
	IS	Perpetual (W) Geared Australian Pool NTP	1.17%	0.75%
	JN	Perpetual (W) Industrial Pool NTP	0.99%	0.30%
	EW	Perpetual (W) Smaller Companies Pool NTP	1.25%	0.30%
	PQ	Russell Australian Opportunities Pool NTP*	1.21%	0.70%
	KY	Schroder (W) Australian Equity Pool NTP	0.92%	0.50%
	R4	SGH20 Pool NTP	1.23%	0.50%
	Z4	Synergy Australian Equities Pool NTP¶	1.00%	0.52%
	BT	UBS Australian Share Pool NTP	0.90%	0.50%
	H6	van Eyk Blueprint Australian Shares Pool NTP*	0.90%	0.64%
	KL	Vanguard Australian Shares Index Pool NTP	0.18%	0.30%
	Y2	Zurich Investments Equity Income Pool NTP	1.87%	0.30%
		International and Australian shares		
	PU	Hunter Hall Value Growth Pool NTP*	1.88%	0.60%
		International shares		
	CT	Aberdeen Actively Hedged International Equities Pool NTP	0.98%	0.50%
	F4	Aberdeen Emerging Opportunities Pool NTP	1.50%	1.10%
	AG	AMP Capital Responsible Inv Leaders Intl Share (Class A) Pool NTP	1.13%	0.80%
	EN	Arrowstreet Global Equity (Hedged) Pool NTP	1.28%	0.69%
	NX	AMP Capital (W) Global Equity – Growth Pool NTP	1.01%	0.40%
	JZ	AMP Capital (W) Global Equity – Value Pool NTP	0.98%	0.40%
	G2	BlackRock Global Allocation (Aust) Pool NTP*	0.20%	0.60%
	L2	BlackRock International Gold Pool NTP	1.25%	0.70%
	B2	Colonial First State (W) Global Resources Pool NTP	1.18%	0.60%
	JV	Colonial First State (W) Global Share Pool NTP	1.18%	0.50%
	V9	DWS Global Equity Thematic (Fully Hedged) Pool NTP	1.13%	0.40%
	IG	Goldman Sachs Global Small Companies (W) Pool NTP	1.43%	0.40%
	1I	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Pool NTP	1.25%	0.40%
	Subtotal			

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Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		International shares (continued)		
	A4	Hunter Hall Global Ethical Pool NTP*¶	1.74%	0.60%
	SK	IFP Global Franchise Pool NTP	1.38%	0.44%
	X9	Magellan Global Pool NTP*	1.35%	0.20%
	FT	Metisq (W) Asian Share Pool NTP	1.15%	0.80%
	NZ	MFS Global Equity Pool NTP	0.77%	0.70%
	JP	Perpetual (W) International Share Pool NTP	1.23%	0.50%
	PG	Platinum Asia Pool NTP	1.54%	0.50%
	A7	Platinum European Pool NTP	1.54%	0.50%
	LP	Platinum International Pool NTP	1.54%	0.50%
	SQ	Platinum International Technology Pool NTP	1.54%	0.50%
	PM	PM Capital Absolute Performance Pool NTP*	1.09%	0.50%
	H2	Premium China Pool NTP*	8.59%	0.50%
	R8	Russell International Shares (Class A) Pool NTP	1.03%	0.50%
	X4	Schroder Global Emerging Markets Pool NTP	1.40%	1.00%
	Z8	Synergy International Equities (Hedged) Pool NTP¶	1.15%	0.64%
	PS	van Eyk Blueprint International Shares Pool NTP*	1.09%	0.56%
	KM	Vanguard International Shares Index Pool NTP	0.18%	0.40%
	Q8	Walter Scott Global Equity (Hedged) Pool NTP	1.28%	0.55%
	J6	Walter Scott Global Equity Pool NTP	1.28%	0.45%
	KJ	Zurich Investments Global Thematic Share Pool NTP	0.98%	0.16%
		Multi sector conservative		
	CP	Aberdeen Multi-Asset Income Pool NTP	0.72%	0.37%
	IB	BlackRock (W) Managed Income Pool NTP	0.80%	0.11%
	FD	Colonial First State (W) Conservative Pool NTP	0.76%	0.20%
	SV	Russell II Portfolio (Class A) Pool NTP*	0.70%	0.38%
	J2	van Eyk Blueprint Capital Stable Pool NTP*	0.77%	0.23%
	Subtotal			

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Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
		Multi sector balanced		
	CL	Aberdeen Multi-Asset Real Return Pool NTP	0.84%	0.40%
	2H	North Select Active Balanced Pool NTP*	0.87%	0.50%
	2F	North Select Active Moderately Defensive Pool NTP*	0.77%	0.39%
	IC	BlackRock (W) Balanced Pool NTP	0.95%	0.35%
	CD	BlackRock Scientific Diversified Stable Pool NTP	0.69%	0.40%
	KE	BT (W) Active Balanced Pool NTP	0.98%	0.29%
	EI	Maple-Brown Abbott Diversified Inv Pool NTP	1.06%	0.40%
	SX	Russell IV Portfolio (Class A) Pool NTP*	0.82%	0.50%
	H8	van Eyk Blueprint Balanced Pool NTP*	1.00%	0.21%
		Multi sector growth		
	2J	North Select Active Growth Pool NTP*	0.97%	0.55%
	2L	North Select Active High Growth Pool NTP*	1.07%	0.60%
	FH	Colonial First State (W) Diversified Pool NTP	0.97%	0.40%
	JL	Perpetual (W) Balanced Growth Pool NTP	1.04%	0.34%
	SZ	Russell V Portfolio (Class A) Pool NTP*	0.87%	0.54%
	Z6	Synergy High Growth Pool NTP*¶	1.05%	0.58%
	J4	van Eyk Blueprint High Growth Pool NTP*	1.05%	0.42%
	EC	Zurich Investments Managed Growth Pool NTP	0.87%	0.28%
		Alternative investments		
	W4	Acadian (W) Australian Equity Long Short Pool NTP*	1.25%	0.60%
	W2	BlackRock Asset Allocation Alpha Pool NTP*	1.00%	0.20%
	D7	Colonial First State Global Resources Long Short (Class A) Pool NTP*	1.24%	0.70%
	N4	Goldman Sachs Australian Infrastructure (W) Pool NTP	0.85%	0.40%
	DV	Ironbark Global Diversified Alternatives Pool NTP*	1.10%	0.00%
	F6	Macquarie International Infrastructure Securities Pool NTP	1.04%	0.50%
	T3	Magellan Infrastructure Pool NTP*	1.06%	0.30%
	Q2	Mercer Diversified Alternatives Pool NTP*	1.50%	0.30%
	2D	Vanguard Global Infrastructure Pool NTP	0.49%	0.60%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Retirement Service – Superannuation and Income Stream PDS – Part 1 and the underlying PDS(s) for further details on performance fees.*

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Investment Authority

Effective date: 6 December 2012

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Listed securities

Amount invested $ or %	Code	Investment option	Buy/Sell spread
		Industrials	
	XB	AGL Energy Pool NTP	0.61%
	VD	Amcor Pool NTP	0.61%
	UV	AMP Pool NTP	0.61%
	UD	ANZ Banking Group Pool NTP	0.61%
	WV	Aristocrat Leisure Pool NTP	0.61%
	N8	Asciano Pool NTP	0.61%
	WZ	Aust Foundation Investment Co Pool NTP	0.61%
	XJ	Boral Pool NTP	0.61%
	VL	Brambles Pool NTP	0.61%
	XT	Challenger Pool NTP	0.61%
	XX	Coca-Cola Amatil Pool NTP	0.61%
	XZ	Cochlear Pool NTP	0.61%
	UF	Commonwealth Bank of Aust Pool NTP	0.61%
	YD	Computershare Pool NTP	0.61%
	Q4	Consolidated Media Holdings Pool NTP	0.61%
	VB	Crown Pool NTP	0.61%
	YF	CSL Pool NTP	0.61%
	UN	CSR Pool NTP	0.61%
	L6	Downer EDI Pool NTP	0.61%
	T5	ETFS Metal Securities Australia Pool NTP	0.61%
	UT	Fairfax Media Pool NTP	0.61%
	ND	Henderson Group Pool NTP	0.61%
	QF	Insurance Australia Group Pool NTP	0.61%
	UP	Lend Lease Pool NTP	0.61%
	ZT	Macquarie Group Pool NTP	0.61%
	UH	National Australia Bank Pool NTP	0.61%
	QD	News Corporation Pool NTP	0.61%
	UZ	Orica Pool NTP	0.61%
	QH	Origin Energy Pool NTP	0.61%

Amount invested $ or %	Code	Investment option	Buy/Sell spread
		Industrials (continued)	
	QL	Perpetual Pool NTP	0.61%
	QN	Qantas Airways Pool NTP	0.61%
	QP	QBE Insurance Group Pool NTP	0.61%
	YN	Suncorp Group Pool NTP	0.61%
	WF	TABCorp Holdings Pool NTP	0.61%
	VJ	Telstra Corporation Pool NTP	0.61%
	RJ	Toll Holdings Pool NTP	0.61%
	XP	Transurban Group Pool NTP	0.61%
	RP	Wesfarmers Pool NTP	0.61%
	UJ	Westpac Banking Corporation Pool NTP	0.61%
	VH	Woolworths Pool NTP	0.61%
		Property trusts	
	PD	Dexus Property Group Pool NTP	0.61%
	VX	GPT Group Pool NTP	0.61%
	ZD	Investa Office Pool NTP	0.61%
	ZZ	Mirvac Group Pool NTP	0.61%
	RD	Stockland Pool NTP	0.61%
	OF	Westfield Group Pool NTP	0.61%
		Resources	
	RX	Alumina Pool NTP	0.61%
	XF	BHP Billiton Pool NTP	0.61%
	1R	Fortescue Metals Group Pool NTP	0.61%
	ZB	Iluka Resources Pool NTP	0.61%
	QB	Newcrest Mining Pool NTP	0.61%
	VP	Rio Tinto Pool NTP	0.61%
	QR	Santos Pool NTP	0.61%
	VR	Woodside Petroleum Pool NTP	0.61%
		Subtotal	
		Grand Total (percentage must equal 100%, dollar amount must equal total amount invested)	

Signature

I understand and acknowledge that Synergy Retirement Service does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular member. I confirm that I relied on my own investigations and/or the advice of my financial adviser in choosing the investments.

I have received, read and understood Parts 1 and 4 of the Product Disclosure Statement including the member declarations, conditions and acknowledgement and any Supplementary Product Disclosure Statements that may be issued from time to time. I confirm that I have received a copy of the current PDS for each investment option I have chosen. I understand that my rollover will be invested in accordance with the investments I have selected in this authority, unless I tell you otherwise in writing. I acknowledge that where I have invested in any restricted or illiquid investment, any partial withdrawal or transfer which requires the sale of this investment may be processed in a period longer than 30 days.

Member signature ✗ Date / /

Member name

Synergy Investment Plus

Investment Authority

Effective date: 6 December 2012

PI

If you are commencing a new account with Synergy Investment Plus please complete this Investment Authority and send with your application form.

Investor name

Investor number (if known) OR ☐ New account (please tick) Amount to be invested $

Is this an additional deposit to an existing investment in Synergy Investment Plus? ☐ Yes ☐ No

If 'yes' does the existing Client Advice Fee – Contribution apply to this deposit?
(If no election, we will assume existing Client Advice Fee – Contribution will apply) ☐ Yes ☐ No

If 'no', the Client Advice Fee – Contribution will be % x 1.025 = %

Note: If you amend the Client Advice Fee – Contribution by completing the details above it will only apply to this deposit.

Completing this Investment Authority

- Please indicate the percentage or dollar amounts you wish to allocate to each investment option and make sure your percentages add to 100% or your dollar amounts add to the total amount invested.
- Please do not include your standard cash balance when selecting your investments as this is automatically calculated for you.
- If you use dollar amounts the actual amount invested in each option may be adjusted in proportion with your investment strategy to allow for the required cash balance (refer to Part 1 of the PDS for more information about your cash account).

Managed investments

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Cash			
	BWTS	BankWest Business TeleNet Saver	0.00%	0.00%
	MAQ0187AU	Macquarie Master Cash Fund	0.51%	0.00%
	SBC0811AU	UBS Cash Fund	0.25%	0.00%
	SBC0812AU	UBS Cash Plus Fund	0.30%	0.20%
	Fixed interest			
	CRS0004AU	Aberdeen Australian Fixed Income Fund	0.51%	0.15%
	CRS0006AU	Aberdeen Global Government Bond Fund	0.58%	0.15%
	CRS0008AU	Aberdeen Inflation Linked Bond Fund	0.36%	0.40%
	CSA0038AU	Bentham (W) Global Income Fund	0.77%	0.90%
	FSF0027AU	Colonial First State (W) Australian Bond Fund	0.46%	0.20%
	FSF0084AU	Colonial First State (W) Global Credit Income Fund	0.60%	0.50%
	MAQ0061AU	Macquarie Australian Fixed Interest Fund	0.62%	0.34%
	MAQ0274AU	Macquarie Diversified Fixed Interest Fund*	0.63%	0.16%
	MAQ0277AU	Macquarie Income Opportunities Fund*	0.50%	0.30%
	IOF0145AU	Perennial Tactical Income Trust	0.45%	0.00%
	ETL0182AU	PIMCO EQT (W) Australian Focus Fund	0.50%	0.10%
	PMC0103AU	PM Capital Enhanced Yield Fund*	0.55%	0.40%
	PGI0001AU	Principal Global Strategic Income Fund	0.80%	0.20%
	SCH0103AU	Schroder Credit Securities Fund	0.75%	0.30%
	SCH0028AU	Schroder Fixed Income Fund	0.50%	0.24%
	UBS0003AU	UBS Diversified Credit Fund	0.70%	0.80%
	VAN0001AU	Vanguard Australian Fixed Interest Index Fund	0.24%	0.20%
	VAN0103AU	Vanguard International Fixed Int Index Fund (Hedged)	0.26%	0.30%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Investment Plus PDS – Part 1 and the underlying PDS for further details on performance fees.*

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Property			
	AMP1015AU	AMP Capital Core Property (Class A) Fund†*	1.12%	0.34%
	RFA0817AU	BT (W) Property Investment Fund	0.65%	0.50%
	FSF0004AU	Colonial First State (W) Property Securities Fund	0.81%	0.40%
	MAQ0063AU	Macquarie Master Property Securities Fund	0.72%	0.50%
	IOF0081AU	Perennial Hedged Global Property (W) Trust	1.05%	0.70%
	PER0266AU	Perpetual (W) Property Income Fund	0.90%	1.50%
	PAL0002AU	RREEF Paladin Property Securities Fund	0.86%	0.50%
	RIM0031AU	Russell Intl Property Securities $A Hedged Fund Class A	0.88%	0.60%
	HBC0008AU	SG Hiscock (W) Property Securities Fund	0.85%	0.40%
	VAN0004AU	Vanguard Australian Property Securities Index Fund	0.24%	0.40%
	VAN0018AU	Vanguard International Property Securities Index Fund	0.40%	0.60%
	Australian shares			
	MGL0114AU	Aberdeen Australian Equities Fund	0.80%	0.50%
	CRS0003AU	Aberdeen Classic Series Australian Equities Fund	0.83%	0.50%
	EQI0027AU	Aberdeen Financials Fund	0.88%	0.50%
	AUS0108AU	Acorn Capital (W) Microcap Trust	1.65%	0.40%
	HOW0019AU	Alphinity (W) Australian Equity Fund	0.90%	0.60%
	PAM0001AU	Alphinity (W) Australian Share Fund	0.90%	0.60%
	HOW0026AU	Alphinity (W) Concentrated Australian Share Fund*	0.90%	0.60%
	AMP0257AU	AMP Capital Enhanced Index Share Fund (Class A)	0.46%	0.50%
	AMP0370AU	AMP Capital Equity Fund (Class A)	0.97%	0.50%
	PPL0106AU	Antares High Growth Shares Fund*	1.05%	0.30%
	AAP0103AU	Ausbil Australian Active Equity Fund	0.90%	0.50%
	AAP0104AU	Ausbil Australian Emerging Leaders Fund*	0.85%	0.60%
	AUS0030AU	Aust Unity (W) Platypus Australian Equities Trust*	0.95%	0.40%
	PWA0823AU	BlackRock (W) Australian Share Fund	0.95%	0.55%
	BTA0055AU	BT (W) Australian Share Fund	0.79%	0.50%
	RFA0025AU	BT (W) Ethical Share Fund	0.95%	0.50%
	RFA0059AU	BT (W) Focus Australian Share Fund*	0.75%	0.50%
	FSF0002AU	Colonial First State (W) Australian Share Fund	0.98%	0.40%
	FSF0043AU	Colonial First State (W) Geared Share Fund	2.34%	0.50%
	FSF0003AU	Colonial First State (W) Imputation Fund	0.97%	0.40%
	ETL0030AU	EQT SGH (W) Absolute Return Trust	1.64%	0.70%
	FID0008AU	Fidelity Australian Equities Fund	0.85%	0.50%
	Subtotal			

† *Denotes a restricted or illiquid investment:*
Redemptions from this fund are generally processed monthly but may be processed in excess of 30 days at such time as the fund manager, at its discretion, determines. Where the amount of money available is not sufficient to fully meet all redemption requests, redemption amounts will be reduced on a pro-rate basis.

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Investment Plus PDS – Part 1 and the underlying PDS for further details on performance fees.*

PI

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Australian shares (continued)			
	FSF0079AU	Integrity (W) Australian Share Fund – No. 2	1.05%	0.40%
	IML0002AU	Investors Mutual (W) Australian Share Fund	0.99%	0.50%
	PAT0001AU	Ironbark Karara Australian Share Fund	0.99%	0.50%
	HOW0036AU	Kinetic (W) Emerging Companies Fund*	1.15%	0.80%
	MAQ0454AU	Macquarie Australian Small Companies Fund*	0.92%	0.80%
	MAQ0057AU	Macquarie Master Aust Enhanced Equities	0.72%	0.50%
	ADV0078AU	Maple-Brown Abbott Australian Geared Equity Fund	1.03%	0.80%
	ADV0046AU	Maple-Brown Abbott Imputation Fund	0.92%	0.50%
	HBC0011AU	Merlon (W) Australian Share Income Fund	0.95%	0.60%
	MLC0264AU	MLC (W) IncomeBuilder	0.97%	0.25%
	HOW0027AU	NovaPort (W) Microcap Fund*	1.50%	0.80%
	HOW0016AU	NovaPort (W) Smaller Companies Fund*	0.90%	0.80%
	MMF0012AU	OnePath Blue Chip Imputation Trust¶	0.95%	0.50%
	HOW0020AU	Orion (W) Australian Share Fund*	0.97%	0.60%
	PER0270AU	Pengana Emerging Companies Fund*	1.33%	0.60%
	IOF0206AU	Perennial Value Shares (W) Trust	0.92%	0.60%
	PER0049AU	Perpetual (W) Australian Fund	0.99%	0.30%
	PER0102AU	Perpetual (W) Concentrated Equity Fund	1.10%	0.30%
	PER0071AU	Perpetual (W) Geared Australian Fund	1.17%	0.75%
	PER0046AU	Perpetual (W) Industrial Fund	0.99%	0.30%
	PER0048AU	Perpetual (W) Smaller Companies Fund	1.25%	0.30%
	RIM0029AU	Russell Australian Opportunities Fund (Class A)*	1.21%	0.70%
	SCH0101AU	Schroder (W) Australian Equity Fund	0.92%	0.50%
	ETL0042AU	SGH20 Fund	1.23%	0.50%
	TYN0028AU	Tyndall Australian Share Wholesale Portfolio	0.80%	0.60%
	SBC0817AU	UBS Australian Share Fund	0.90%	0.50%
	MAQ0289AU	van Eyk Blueprint Australian Shares Fund*	0.90%	0.64%
	VAN0002AU	Vanguard Australian Shares Index Fund	0.18%	0.30%
	ZUR0538AU	Zurich Investments Equity Income Fund	1.87%	0.30%
	International and Australian shares			
	HOW0002AU	Hunter Hall Value Growth Trust*	1.88%	0.60%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Investment Plus PDS – Part 1 and the underlying PDS for further details on performance fees.*

¶ *Indicates that the fund provides a rebate of its management fee. We then distribute this rebate in full to members in the fund. A current list of rebates is available on page 2 of this Investment Authority. Please note: Rebates are subject to change.*

PI

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	International shares			
	CRS0005AU	Aberdeen Actively Hedged International Equities Fund	0.98%	0.50%
	ETL0032AU	Aberdeen Emerging Opportunities Fund	1.50%	1.10%
	AMP0455AU	AMP Capital Responsible Inv Leaders Intl Sh (Class A) Fund	1.13%	0.80%
	MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	1.28%	0.69%
	NML0318AU	AMP Capital (W) Global Equity – Growth Fund	1.01%	0.40%
	NML0348AU	AMP Capital (W) Global Equity – Value Fund	0.98%	0.40%
	MAL0018AU	BlackRock Global Allocation Fund (Aust)*	0.20%	0.60%
	MAL0016AU	BlackRock International Gold Fund	1.25%	0.70%
	FSF0038AU	Colonial First State (W) Global Resources Fund	1.18%	0.60%
	FSF0047AU	Colonial First State (W) Global Share Fund	1.18%	0.50%
	MGL0018AU	DWS Global Equity Thematic Fund (Fully Hedged)	1.13%	0.40%
	JBW0103AU	Goldman Sachs Global Small Companies (W) Fund	1.43%	0.40%
	GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	0.40%
	HHA0002AU	Hunter Hall Global Ethical Trust*¶	1.74%	0.60%
	MAQ0404AU	IFP Global Franchise Fund	1.38%	0.44%
	MGE0001AU	Magellan Global Fund*	1.35%	0.20%
	HBC0010AU	Metisq (W) Asian Share Fund	1.15%	0.80%
	MIA0001AU	MFS Global Equity Trust	0.77%	0.70%
	PER0050AU	Perpetual (W) International Share Fund	1.23%	0.50%
	PLA0004AU	Platinum Asia Fund	1.54%	0.50%
	PLA0002AU	Platinum International Fund	1.54%	0.50%
	PLA0101AU	Platinum International Technology Fund	1.54%	0.50%
	PLA0003AU	Platinum Japan Fund	1.54%	0.50%
	PMC0100AU	PM Capital Absolute Performance Fund*	1.09%	0.50%
	MAQ0441AU	Premium China Fund*	8.59%	0.50%
	RIM0008AU	Russell International Shares Fund (Class A)	1.03%	0.50%
	SCH0034AU	Schroder Global Emerging Markets Fund	1.40%	1.00%
	MAQ0293AU	van Eyk Blueprint International Shares Fund*	1.09%	0.56%
	VAN0003AU	Vanguard International Shares Index Fund	0.18%	0.40%
	MAQ0410AU	Walter Scott Global Equity Fund	1.28%	0.45%
	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	1.28%	0.55%
	ZUR0061AU	Zurich Investments Global Thematic Share Fund	0.98%	0.16%
	Subtotal			

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Investment Plus PDS – Part 1 and the underlying PDS for further details on performance fees.*

¶ *Indicates that the fund provides a rebate of its management fee. We then distribute this rebate in full to members in the fund. A current list of rebates is available on page 2 of this Investment Authority. Please note: Rebates are subject to change.*

PI

Managed investments (continued)

Amount invested $ or %	Code	Investment option	Investment management fee	Buy/Sell spread
	Multi sector conservative			
	CRS0001AU	Aberdeen Multi-Asset Income Fund	0.72%	0.37%
	PWA0821AU	BlackRock (W) Managed Income Fund	0.80%	0.11%
	FSF0033AU	Colonial First State (W) Conservative Fund	0.76%	0.20%
	MMF0114AU	OnePath (W) Capital Stable Trust	0.75%	0.12%
	RIM0023AU	Russell II Portfolio (Class A)*	0.70%	0.38%
	MAQ0291AU	van Eyk Blueprint Capital Stable Fund*	0.77%	0.23%
	Multi sector balanced			
	CRS0002AU	Aberdeen Multi-Asset Real Return Fund	0.84%	0.40%
	IPA0077AU	North Select Active Balanced*	0.87%	0.50%
	IPA0080AU	North Select Active Moderately Defensive*	0.77%	0.39%
	PWA0822AU	BlackRock (W) Balanced Fund	0.95%	0.35%
	RFA0815AU	BT (W) Active Balanced Fund	0.98%	0.29%
	MPL0001AU	Maple-Brown Abbott Diversified Investment Trust	1.06%	0.40%
	RIM0024AU	Russell IV Portfolio (Class A)*	0.82%	0.50%
	MAQ0290AU	van Eyk Blueprint Balanced Fund*	1.00%	0.21%
	Multi sector growth			
	IPA0078AU	North Select Active Growth*	0.97%	0.55%
	IPA0079AU	North Select Active High Growth*	1.07%	0.60%
	FSF0008AU	Colonial First State (W) Diversified Fund	0.97%	0.40%
	MMF0115AU	OnePath (W) Managed Growth Trust	0.90%	0.36%
	PER0063AU	Perpetual (W) Balanced Growth Fund	1.04%	0.34%
	RIM0025AU	Russell V Portfolio (Class A)*	0.87%	0.54%
	MAQ0292AU	van Eyk Blueprint High Growth Fund*	1.05%	0.42%
	ZUR0059AU	Zurich Investments Managed Growth Fund	0.87%	0.28%
	Alternative investments			
	FSF0789AU	Acadian (W) Australian Equity Long Short*	1.25%	0.60%
	MAL0030AU	BlackRock Asset Allocation Alpha Fund*	1.00%	0.20%
	BGL0045AU	BlackRock Scientific Global Markets Fund*	1.03%	0.50%
	FSF0698AU	Colonial First State Global Resources Long Short Fund - Class A*	1.24%	0.70%
	JBW0030AU	Goldman Sachs Australian Infrastructure (W) Fund	0.85%	0.40%
	DEU0109AU	Ironbark Global Diversified Alternatives Fund*	1.10%	0.00%
	HFL0104AU	LHP Diversified Investments Fund†*	1.50%	0.00%
	MAQ0432AU	Macquarie International Infrastructure Securities Fund	1.04%	0.50%
	MGE0002AU	Magellan Infrastructure Fund*	1.06%	0.30%
	MIN0026AU	Mercer Diversified Alternatives Fund*	1.50%	0.30%
	VAN0023AU	Vanguard Global Infrastructure Fund	0.49%	0.60%
	Subtotal			

† *Denotes a restricted or illiquid investment:*
LHP Diversified Investments Fund *– Redemptions from this fund are processed monthly. At least 91 calendar days notice of intention to withdraw is required prior to the monthly withdrawal date.*

* *The fund manager is entitled to performance fees for this investment option. Please refer to the Synergy Investment Plus PDS – Part 1 and the underlying PDS for further details on performance fees.*

Investment Authority

Effective date: 6 December 2012

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Listed securities**

Amount invested $ or %	Code	Investment option
		Industrials
	AGK	AGL Energy Ltd
	AMC	Amcor Ltd
	AMP	AMP Ltd
	ANZ	ANZ Banking Group Ltd
	ARG	Argo Investments Ltd
	ALL	Aristocrat Leisure Ltd
	AIO	Asciano Ltd
	ASX	ASX Ltd
	AFI	Aust Foundation Investment Co Ltd
	BLD	Boral Ltd
	BXB	Brambles Ltd
	CGF	Challenger Ltd
	CCL	Coca-Cola Amatil Ltd
	COH	Cochlear Ltd
	CBA	Commonwealth Bank of Aust
	CPU	Computershare Ltd
	PBL	Consolidated Media Holdings Ltd
	CWN	Crown Ltd
	CSL	CSL Ltd
	CSR	CSR Ltd
	ENE	Energy Developments Ltd
	GOLD	ETFS Metal Securities Australia Ltd
	FXJ	Fairfax Media Ltd
	GWT	GWA Group Ltd
	HVN	Harvey Norman Holdings Ltd
	HGG	Henderson Group Plc
	NRM	Insurance Australia Group Ltd
	LEI	Leighton Holdings Ltd
	LLC	Lend Lease Corp Ltd
	MGQ	Macquarie Group Ltd
	NAB	National Australia Bank Ltd
	NWS	News Corporation
	ORI	Orica Ltd
	ORG	Origin Energy Ltd

Amount invested $ or %	Code	Investment option
		Industrials (continued)
	PPX	PaperlinX Ltd
	PPT	Perpetual Ltd
	QAN	Qantas Airways Ltd
	QBE	QBE Insurance Group Ltd
	SVW	Seven Group Holdings Ltd
	WAN	Seven West Media Ltd
	SHL	Sonic Healthcare Ltd
	SUN	Suncorp Group Ltd
	TAH	TABCorp Holdings Ltd
	TTS	Tatts Group Ltd
	TLS	Telstra Corporation Ltd
	TOL	Toll Holdings Ltd
	TCL	Transurban Group
	WES	Wesfarmers Ltd
	WBC	Westpac Banking Corporation
	WOW	Woolworths Ltd
		Property trusts
	DRT	Dexus Property Group
	GPT	GPT Group
	IOF	Investa Office Fund
	SGP	Stockland
	WDC	Westfield Group
		Resources
	BHP	BHP Billiton Ltd
	BSL	BlueScope Steel Ltd
	CNA	Coal & Allied Industries Ltd
	FMG	Fortescue Metals Group Ltd
	NCM	Newcrest Mining Ltd
	RIO	Rio Tinto Ltd
	STO	Santos Ltd
	WPL	Woodside Petroleum Ltd
		Subtotal
		Grand Total (percentage must equal 100%, dollar amount must equal total amount invested)

Signature

I understand and acknowledge that Synergy Investment Plus does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular investor. I confirm that I relied on my own investigations and/or the advice of my financial adviser in choosing the investments.

I have received, read and understood Parts 1 and 3 of the Product Disclosure Statement including the investor declarations, conditions and acknowledgements and any Supplementary Product Disclosure Statements that may be issued from time to time. I confirm that I have received a copy of the current PDS for each investment option I have chosen. I understand that an amount of up to 4% of the amount to be invested plus an amount equal to one regular withdrawal payment (if applicable) may be retained in my cash account and that you will invest the balance of my deposit in accordance with the investments I have selected in this authority.

☐ Individual ☐ Joint ☐ Sole director ☐ Co-director ☐ Sole secretary ☐ Trustee

Investor signature ✗

Investor name Date / /

☐ Individual ☐ Joint ☐ Sole director ☐ Co-director ☐ Sole secretary ☐ Trustee

Investor signature ✗

Investor name Date / /

** *You will be charged for brokerage incurred for each listed security trade you make at the rate of up to 0.31% of the value of each transaction (with a minimum charge of $30.75 for each trade). Please refer to page 1 of this PDS for further information.*

Directory

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Issuer and Trustee

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