

## **Changes to the Trust Deed**

(Only applicable to investors holding super and/or pension (including term pension) accounts.)

The operation of your account is governed by the Asgard Independence Plan – Superannuation (Fund) Trust Deed dated 12 May 1988 (Trust Deed), and is amended from time to time. The Trust Deed sets out rules on the administration and operation of your account. As trustee of the Fund (Trustee), we always set out to notify you of any changes to the Trust Deed that may impact your rights or benefits. For this reason, we are making you aware of the following changes to the Trust Deed of your Fund which are effective from 21 March 2016:

1. We have changed how we facilitate the administration of the Fund, by removing the need to notify members of changes to the Trust Deed where it does not impact on your rights or benefits. This means that going forward, we'll continue to make you aware of any new changes to the Trust Deed but only if they directly impact your rights or benefits.
2. We have changed the Trust Deed of the Fund to enable the Trustee to send certain unallocated monies belonging to former members and beneficiaries of the Fund to the relevant authorities. This change doesn't impact on your rights or benefits.