ROYAL FLYING DOCTOR SERVICE SUPERANNUATION PLAN

The RFDS National Superannuation Plan is managed on behalf of RFDS by AMP Life Limited. The following information explains some of the benefits of the plan, how the plan operates and is managed and what you need to do in relation to your superannuation as a new employee of the RFDS.

The Plan is overseen by a RFDS employee representative committee to ensure it continues to be appropriate for the RFDS. This committee meets annually and is in regular touch with the service providers of the Plan. Regular external reviews are also undertaken.

Some benefits of the plan:
- **No member fees** for account balances over $10,000, or under $1,000.
- **No entry or exit fees**
- **Cost effective insurance coverage** for Death, Permanent Disablement and Temporary Disablement, with generous Automatic Acceptance limits.
- **Management fee rebates** based on the size of the Plan (bulk buying power!), adding to your investment returns.
- **Extensive Investment Choice**, with over 60 investment options from a variety of leading fund managers - invest your super the way you want.
- **Personalised Financial Planning Advice** from AGS Financial Group, to help you plan for the future.
- **Member Benefits Programme** including discounted Health Fund, discounted Home Loans, Banking and general insurance offers through AMP.
- **Educational Seminars** to help you learn more about Superannuation and Investing.
- **Super Consolidation Service**, including Lost Super Search.
- **Online personal account information** at www.amp.com.au

Contributions
- **Superannuation guarantee**
  Royal Flying Doctor Service of Australia currently contributes 9.5% of your salary to your superannuation account. This contribution represents the basic Superannuation Guarantee, required under current Government legislation.

- **Additional contributions made by you**
  You can make additional contributions yourself, and can arrange with your employer for Salary Sacrifice or after tax contributions to be made on your behalf. Your Human Resources/Payroll team can help you with this. You also have the option to make lump sum (after tax) payments whenever you choose.

- **Additional contributions made by Royal Flying Doctor Service**
  Following completion of 6 months permanent employment, where a permanent employee (not fixed term) chooses to voluntarily contribute at least 5% of their salary into their superannuation, the RFDS will make additional contributions equal to 0.50% of OTE of the employee. Effectively, this means the employee will receive contributions from the RFDS equal to 10% of their OTE. Once an employee has completed 3 years contribution at Category 2 membership, the RFDS will increase its contribution to 3.00% of OTE. This means the employee will receive contributions from the RFDS equal to 12.5% of their OTE.
**ROYAL FLYING DOCTOR SERVICE SUPERANNUATION PLAN**

**What do I need to do?**
You may wish to join the Royal Flying Doctor Service Superannuation Plan. However, it is not mandatory and you may decide to make your own separate arrangements for superannuation. This is explained in your appointment letter. But you do have to advise your employer within 28 days of your start date which superannuation plan you would like employer contributions paid into. There is a ‘Choosing a Super Fund’ form to complete which is included with your employment letter. If no preference is made the default plan will be the Royal Flying Doctor Service Superannuation Plan and we will begin to make contributions to that plan in your name.

**Investment Choices**
Should you decide to join the Royal Flying Doctor Service Superannuation Plan, there are some investment fund choices you can make if you wish.

The Investment Choices Catalogue (which can be accessed at www.amp.com.au) describes the investment options in detail. At the date of production of this summary, there are over 60 investment options to choose from. You can choose up to 15 investment options at any one time (using a variety of different fund managers). Refer to the investment Choices Catalogue for further information. We recommend you seek financial advice before selecting an investment option.

If you do not select an investment option, your money will be invested in a default investment strategy called AMP LifeStages. This option is an aged-based investment option.

In the early years of your working life, AMP LifeStages gives you greater exposure to investments with potential for growth (accepting the higher level of risk). AMP LifeStages automatically switches your investment, at particular ages, to have an increasing exposure to defensive investments.

**Other key elements of the Plan**
The Royal Flying Doctor Service Superannuation Plan also includes automatic insurance cover for death, permanent disablement and temporary disablement. For further information on the Plan, please see the attached Custom Super ‘Category Overview’.

**Help and Advice**
If you need help or advice about your super - please call AGS Financial Group on 02 9966 8188 or 1300 665 182.

The information in this document is of a general nature only and is current as of the document’s issue date. Whilst care has been taken in the preparation of this document, no representation is given in relation to the accuracy or completeness of any statement contained in this document.
CustomSuper® Category Overview

Royal Flying Doctors Service
Superannuation Plan
Category 5 Staff Non Contributory

This document outlines some of the great features of Category 5 of the Plan, which are available to members. Since it doesn't contain the details of all the terms and conditions that may apply, you’ll need to refer to the CustomSuper Product Disclosure Statement (PDS) and supporting documents if interested.

Plan features

<table>
<thead>
<tr>
<th>Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer contributions</td>
</tr>
<tr>
<td>- Your employer has agreed to make regular Superannuation Guarantee contributions and (where applicable) award contributions to your account.</td>
</tr>
<tr>
<td>Member (personal), spouse, salary sacrifice contributions, and transfers/rollovers</td>
</tr>
<tr>
<td>- You do not have to contribute to your account but may do so if you wish.</td>
</tr>
<tr>
<td>- Your spouse can make contributions into your account</td>
</tr>
<tr>
<td>- If your employer agrees, you may be able to make personal contributions by regular payroll deduction from your salary or wages, and salary sacrifice contributions. Contact your HR Manager or Payroll Manager.</td>
</tr>
<tr>
<td>- You can also make personal contributions by BPAY or cheque.</td>
</tr>
<tr>
<td>- You can transfer/rollover any existing superannuation monies from other superannuation arrangements into your account.</td>
</tr>
</tbody>
</table>

We refer to investment options which are not MySuper as choice investment options.

The range of fees that may apply to AMP MySuper or choice investment options are explained in the “Fees and other costs” section of the Member Guide Fact Sheet, which you should understand before reading this section of the Category Overview.

This table shows fees and other costs that you may be charged for AMP MySuper. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation fund as a whole. You can use the information in this template to compare the costs between different superannuation products.

AMP MySuper Fee structure¹

<table>
<thead>
<tr>
<th>AMP MySuper Investment fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 0.40% pa. The MySuper investment fee is deducted daily from the assets of the AMP MySuper option and is reflected in the daily unit price. It is not deducted directly from your account.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Performance Based Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>- A Performance Based Fee (PBF) of up to 25% of the outperformance over the benchmark index for the investment manager for certain MySuper age group options.</td>
</tr>
<tr>
<td>- Performance Based Fees are paid to certain investment managers when they</td>
</tr>
</tbody>
</table>

¹We refer to investment options which are not MySuper as choice investment options.
**AMP MySuper Fee structure**

- **Establishment fee**: Nil
- **Contribution fee**: Nil
- **Withdrawal fee**: Nil
- **Investment switching fee**: Nil
- **Member fee - This is a member account-keeping fee**: $8.70 per month if your account balance is less than $10,000. This fee will increase on each 1 July in line with the increase in the Consumer Price Index (CPI). If you are also invested in the AMP MySuper, the MySuper Member Fee will be deducted from your MySuper options and any excess of an applicable Member fee over the MySuper Member fee will be deducted from your other investment options.
- **Management fee**: 0.79% to 3.64% of the amount you have invested in the investment option each year. These fees are deducted daily from the assets in each investment option and are reflected in the unit price when declared; they are not deducted directly from your account.

1 The fees and discounts shown are before allowing for the 15% tax deduction that is available to AMP Life Limited, the benefit of which is passed on to you. This means that the actual fees you pay and rebates you receive will be reduced by 15%.

The table below shows fees and other costs that you may be charged for the choice investment options. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation fund as a whole.

### Other fees and costs

- You and your financial planner may agree on an Adviser Service Fee for financial planning services. Insurance premiums will also apply if you have insurance.
- Indirect cost ratio: Nil

The fees and discounts shown are before allowing for the 15% tax deduction that is available to AMP Life Limited, the benefit of which is passed on to you. This means that the actual fees you pay and rebates you receive will be reduced by 15%.

- **MySuper Administration fee**: 0.64% pa. The MySuper administration fee is deducted daily from the assets of the AMP MySuper investment option and is reflected in the daily unit price. It is not deducted directly from your account.
- **MySuper Member Fee**: $7.10 per month. The MySuper Member Fee is deducted directly from your account, usually within 7 Sydney Business Days of the end of each month. The MySuper Member Fee is deducted by cashing units in that option. This fee will increase on 1 July each year in line with the Consumer Price Index (CPI).
- **MySuper Fee Rebate**: 0.22% pa if applicable the MySuper Rebate is paid directly into your AMP MySuper option at the end of month by issuing additional units.
- **MySuper Exit Fee**: $36.00. The MySuper Exit Fee is deducted directly from your account on partial or full withdrawal from your superannuation fund. This fee will increase on 1 July each year in line with the Consumer Price Index (CPI).
- **Buy-sell spread**: Nil
- **Switching fee**: Nil
### Fee structure

- The Federal Government has introduced Stronger Super, a program of changes designed to streamline and strengthen Australia’s superannuation system. The Management Fee increased by 0.04% pa for CustomSuper accounts on 1 November 2013 to help cover the costs associated with implementation of these changes. This increase is expected to end by 1 November 2018.
- The Management fee incorporates all administration fees, investment management fees and expense recoveries.
- Performance based fees of up to 25% of the out-performance over the benchmark index for the relevant investment manager may also apply to some investment options. These fees are paid daily from the assets in each investment option and reflected in the unit price when declared. These fees are not paid directly from your account.

### Management fee rebate—This is a payment to your account each month as a partial rebate of the above Management fee

- A Management fee rebate may be credited to your account (as a dollar value) at the end of each month, depending on the total assets in the Plan and your account balance at the end of the relevant month.
- For example, if the Management fee rebate was calculated on the date this Category Overview was issued, the total assets in the Plan would have been $55m. Assuming that the total Plan assets had not changed at the end of the month, your account in the Plan would have qualified for a Management fee rebate of:
  - 1.15% pa, if your account balance\(^2\) was under $100,000; or
  - 1.15% pa, if your balance\(^2\) was between $100,000 and $199,999; or
  - 1.15% pa, if your account balance\(^2\) was between $200,000 and $499,999; or
  - 1.15% pa, if your account balance\(^2\) was between $500,000 and $999,999; or
  - 1.20% pa, if your account balance\(^2\) was between $1m and $1,499,999; or
  - 1.20% pa, if your account balance\(^2\) was between $1.5m and $2,999,999; or
  - 1.20% pa, if your account balance\(^2\) was between $3m or more.

Note that the amount of the Management fee rebate can increase or decrease each month depending on the Plan asset value and your account balance.

### Planner service fee

- Nil

**Please note:** Other fees and charges apply to CustomSuper. Refer to the PDS for more details

1. The fees and discounts shown are before allowing for the 15% tax deduction that is available to AMP Life Limited, the benefit of which is passed on to you. This means that the actual fees you pay and rebates you receive will be reduced by 15%.
2. The Management fee rebate you receive is calculated on your account balance, excluding monies in the AMP Super Cash option.

### Investment options

#### Investment choices

- CustomSuper caters for a wide variety of investment styles such as a range of multi-sector and single-sector investment options.
- Choose to invest in up to 15 investment options including AMP MySuper, AMP LifeStages or Future Directions LifeStages.
- Switch between investment options at any time at no cost.

#### Default investment options and allocations

- Your account will be invested in the AMP MySuper investment option until you change your investment option. You can choose to do this at any time.
### Insurance – death cover

#### Cover
- A lump sum insured benefit is paid in addition to your account balance if you die while an insured member of your Plan.
- The Terminal illness benefit is an early payment of the death cover if you suffer a terminal illness and is included automatically with death cover.
- AMP Life pays 100% of the death cover (up to a limit of $2 million).
- Terminal illness means any condition caused by injury or illness which results in AMP Life being satisfied that there is a life expectancy of 12 months or less, certified by the insured persons attending doctor and diagnosed on the basis of clinical findings and reports acceptable to the chief medical officer of AMP Life or his/her nominee.
- The Trustee can only pay the Terminal Illness benefit in accordance with superannuation rules. Please refer to the PDS and Fact sheets.

#### Automatic Acceptance Limit (“AAL”)
AMP Life can generally provide an AAL for Employee members up to certain limits. This means that even if you can’t get cover under a personal insurance policy because of your health or your leisure activities, you may still be able to get cover under CustomSuper, without having to provide information about your health.
- Default cover is the cover normally provided under your plan’s insurance arrangement and is capped at the AAL of $1.2m. Default cover commences on the date you commence employment, provided you:
  - are At Work on the day you join the Plan (refer to full definition below) and
  - you join within 3 months of first becoming eligible and
  - Your CustomSuper employer has not previously made SG contributions for you to another fund from the date you join the Plan.

**Note:** Your CustomSuper employer must certify these things when they tell us you are joining the Plan (or category). If this certification is incorrect, AMP Life may have the right to void the insurance cover and refuse to pay any insured amount. Only cover up to the AAL for your Plan is accepted without evidence of health.

At Work means actively performing all the normal duties of your usual occupation during your normal work hours with the CustomSuper employer and not in receipt of or entitled to income benefits from any source including workers compensation benefits, statutory transport accident benefits and disability income benefits.
- Within 3 months of joining the Plan or 30 days from the date of your welcome letter (if this is later), you can generally choose up to 3 times the standard cover, subject to a maximum of the Plan’s automatic acceptance limit, without having to provide AMP with evidence of your health (within certain conditions).
- At any time you can apply for up to 99 times the standard cover. Medical evidence will be required.
- There generally is no maximum amount for death cover, but applications for death cover amounts above $2.4 million are subject to AMP Life’s approval before cover can commence.
- If you choose to join your Plan more than 3 months after you were first eligible to join the Plan, an AAL will not be available. You will need to provide evidence of your health.

<table>
<thead>
<tr>
<th>Amount</th>
<th>The default is 1 unit of insurance cover, calculated as 9% of your annual salary multiplied by years and complete months to age 65.</th>
</tr>
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<tbody>
<tr>
<td>Insurance cessation age</td>
<td>65</td>
</tr>
</tbody>
</table>
### Insurance – Total and Permanent Disablement (TPD) cover

<table>
<thead>
<tr>
<th>Amount</th>
<th>A lump sum insured benefit is paid in addition to your account balance, if you are totally and permanently disabled (as defined in the PDS and Fact sheets) and you have TPD cover.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>The default TPD cover is only available with default death cover and cannot be for an amount greater than Death.</td>
</tr>
<tr>
<td>-</td>
<td>TPD cover is limited to a maximum TPD cover of $3 million.</td>
</tr>
<tr>
<td>-</td>
<td>Your TPD cover will progressively reduce after age 60 to zero at age 65.</td>
</tr>
<tr>
<td>-</td>
<td>TPD has a 6 month waiting period (Refer to the PDS and Fact Sheet)</td>
</tr>
</tbody>
</table>

**Note:** You can access an insured TPD benefit AMP Life pays if you can satisfy the permanent incapacity condition of release (see the PDS for more details). If not, the benefit will be invested into your CustomSuper account until it can be paid to you.

### Insurance – Temporary Salary Continuance (TSC) cover

<table>
<thead>
<tr>
<th>Amount</th>
<th>A TSC insured benefit is paid to you if you are totally or partially disabled (as defined in the PDS and Fact sheets) and you have TSC cover. The amount of TSC cover is calculated as 75% of your superannuation salary.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>Payments may be reduced by other income, insurance and/or compensation payments received.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Superannuation Contribution Benefit</th>
<th>During a period of Total or Partial Disablement, 10% superannuation contributions will continue to be paid into your CustomSuper account.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>The sum of your total insured TSC cover, including superannuation contribution cover, cannot exceed the maximum amount of TSC cover.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Waiting period</th>
<th>You must be totally disabled for the waiting period of 3 months before TSC benefit payments can commence.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Benefit period</th>
<th>2 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>Is the period for which we will pay any one claim.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Automatic Acceptance Limit and Commencement</th>
<th>TSC cover up to your Plan’s automatic acceptance limit of $10,000 per month commences on the date you commence employment, provided you are at work (as defined in the PDS and Fact Sheets) on the day you join the Plan and you join within 3 months of first becoming eligible. If you are eligible for higher TSC cover, your cover is subject to providing AMP with evidence of your health.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Maximum cover</th>
<th>2 years benefit period: TSC cover is limited to an overall maximum of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>75% of the first $320,000 of salary, and</td>
</tr>
<tr>
<td>-</td>
<td>50% of salary above that, with an overall maximum insured amount of $30,000 per month.</td>
</tr>
</tbody>
</table>

### Family membership

<table>
<thead>
<tr>
<th>Family membership</th>
<th>Your family members can join the Plan and set up their own account in the Plan, so they can benefit from the discounted fee basis. To join, your family member must be over 13 years of age and under age 65 or otherwise satisfy the contribution eligibility criteria under superannuation law.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>A person is in a family relationship with an employee member if that person is:</td>
</tr>
<tr>
<td>-</td>
<td>Their spouse, child, parent, sibling, grandparent, grandchild, spouse’s parent, spouse’s sibling, spouse of a child of the person.</td>
</tr>
<tr>
<td>-</td>
<td>A person in an Interdependency relationship with the employee member.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Insurance for family members</th>
<th>A family member can apply for insurance cover at any time if age 16 or over, but will be required to provide evidence of health – underwriting.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>Family members can nominate the amount of death only or death and TPD cover they would like. Indexation of death or TPD cover will be provided unless you choose to not have it.</td>
</tr>
</tbody>
</table>
Financial Planner contact details

To assist you in making financial decisions, you have access to:

AGS Financial Group
Suite 1, Level 2
12-14 Falcon Street
Crows Nest NSW 2065
Ph: 1300 665 182
Fax: 02 9966 8199
Email: info@agsfinancialgroup.com.au

Contact AMP Corporate Super customer service on:

Phone: 1300 653 456
Internet: customsuper.amp.com.au
Email: customsuper@amp.com.au
Mail: CustomSuper
AMP Corporate Superannuation
Locked Bag 5400
PARRAMATTA NSW 1741

What you need to know

This document contains an outline of some features of Category 5 of the Plan. It does not contain the details of all terms and conditions that may apply. Terms and conditions may change at any time and, subject to legislative restrictions, without notice. Before investing in or making an investment decision about CustomSuper, you should read the current Product Disclosure Statement (PDS), Fact Sheets and your Member Benefit Schedule for this category of the Plan. Your employer and its related companies are not responsible for and have not issued and do not guarantee the Plan and have not authorised or caused the issue of this document. If there is any inconsistency between this document and the PDS, Facts Sheets and Member Benefit Schedule, then the PDS, Facts Sheets and Member Benefit Schedule will prevail.

Any advice in this document is general in nature and is provided by AMP Life Limited ABN 84 079 300 379 (AMP Life). The advice does not take into account your personal objectives, financial situation or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to those matters. Before making a decision about the product you should consider the CustomSuper PDS available from AMP at amp.com.au or by calling 1300 653 456. The issuer of CustomSuper is AMP Superannuation Limited (ASL) ABN 31 008 414 104 AFSL No. 233060, the trustee of the AMP Superannuation Savings Trust ABN 76 514 770 399. AMP Life is part of the AMP group and can be contacted on 131 267 or amp.com.au/enquiry. If you decide to purchase or vary a financial product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium they pay or the value of their investments. You can ask you or AMP for more details.