

Appendix A of the Aon Superannuation Pty Limited Privacy Policy

Information held by the Trustee					
Information stored	Personal or Sensitive	Collected from	Format Collected	Purpose	Consequences of Not Providing
Title and Full Name	Personal	Member	Form	<ul style="list-style-type: none"> ■ Identification ■ Correspondence 	<ul style="list-style-type: none"> ■ Unable to identify member. ■ Unable to contact member for required member communication.
Sex	Personal	Member	Form	<ul style="list-style-type: none"> ■ Premium rating for insurance. ■ Valuation for pension benefits. 	<ul style="list-style-type: none"> ■ May be unable to obtain insurance cover. ■ May not be able to meet legislation requirements of valuing the Fund.
Date of Birth	Personal	Member	Form	<ul style="list-style-type: none"> ■ Eligibility of retirement benefits. ■ Calculation of insurance and death/TPD benefits. ■ Preservation of benefits. 	<ul style="list-style-type: none"> ■ Member may be given resignation benefit instead of retirement benefit. ■ Insurance, Death and TPD Benefits unable to be calculated. ■ Member may not be able to access benefits at preservation age.
Contact Details (Address, phone number, fax number, email address)	Personal	Member	Form or ebenefits	<ul style="list-style-type: none"> ■ Correspondence. ■ Payment of benefits. 	<ul style="list-style-type: none"> ■ Unable to contact member for required member communication. ■ Unable to pay benefits when they become due.
Tax File Number	Personal	Member	Form	<ul style="list-style-type: none"> ■ For the purposes stated on the TFN form: We may also pass information onto the ATO if required and allow the Trustee to pass the information on to another super fund when benefit payments are transferred. 	<ul style="list-style-type: none"> ■ Not required to be provided, however may pay more tax on benefits than necessary. ■ May be difficult to find member's superannuation benefits if contact details change or if amalgamating multiple superannuation accounts.
Nomination of beneficiaries	Sensitive	Member	Form or ebenefits	<ul style="list-style-type: none"> ■ Payment of death benefit. 	<ul style="list-style-type: none"> ■ Trustee may be unable to determine whether any dependants exist to pay death benefit. Death benefit paid to estate
Member Investment Choice option	Personal	Member	Form or ebenefits	<ul style="list-style-type: none"> ■ Calculation of investment earnings on account balances and contributions. 	<ul style="list-style-type: none"> ■ Given the default investment option
Voluntary contributions	Personal	Member selected. Employer pays.	Form or Electronic	<ul style="list-style-type: none"> ■ Payment of voluntary contributions. 	<ul style="list-style-type: none"> ■ No voluntary contributions credited to member.

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Insurance option	Personal	Member	Form or ebenefits	<ul style="list-style-type: none"> Insurance premiums Calculation of death benefit. 	<ul style="list-style-type: none"> Given default insurance option or no cover if optional.
Spouse contribution information	Sensitive	Member	Form	<ul style="list-style-type: none"> Name, Date of Birth, Contribution amount, Declaration. 	<ul style="list-style-type: none"> Unable to make spouse contributions to the Fund.
Spouse (Name, Date of Birth)	Sensitive	Member	Form	<ul style="list-style-type: none"> Payment of reversionary pension in the event of the Member's death. 	<ul style="list-style-type: none"> May be unable to pay dependants benefits to which they are entitled.
Children (Name, Date of Birth)	Sensitive	Member	Form	<ul style="list-style-type: none"> Payment of reversionary pension in the event of the Member's death. 	<ul style="list-style-type: none"> May be unable to pay dependants benefits to which they are entitled.
Payment details	Personal	<ul style="list-style-type: none"> Member (Rollover institution) Employer (Date of Termination) Administrator (Date of Payment, Benefit Amount) 	Form	<ul style="list-style-type: none"> Verification of payments, potential inquiries and complaints from former members. 	<ul style="list-style-type: none"> Unable to verify payment made.
Payroll Number	Personal	Employer	Electronic	<ul style="list-style-type: none"> Cross matching of data, particularly payment of contributions by employer. 	<ul style="list-style-type: none"> Unable to attribute contributions to correct member.
Class history	Personal	Employer	Form / Electronic	<ul style="list-style-type: none"> Calculation of benefits as benefit design is dependent on class. 	<ul style="list-style-type: none"> Benefits calculated incorrectly.
Date Joined Company	Personal	Employer	Form	<ul style="list-style-type: none"> Calculation of service related benefits. 	<ul style="list-style-type: none"> Benefits calculated incorrectly.
Date Joined Fund	Personal	Employer	Form	<ul style="list-style-type: none"> Calculation of membership related benefits. 	<ul style="list-style-type: none"> Benefits calculated incorrectly.

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Date Joined Class	Personal	Employer	Form	<ul style="list-style-type: none"> ■ Calculation of benefits relating to class e.g. retirement benefits. 	<ul style="list-style-type: none"> ■ Benefits calculated incorrectly.
Benefit Accrual Date	Personal	Employer	Form	<ul style="list-style-type: none"> ■ Calculation of retirement benefits. 	<ul style="list-style-type: none"> ■ Benefits calculated incorrectly.
Eligible Service Date	Personal	Previous rollover fund, or if none, Employer	Form	<ul style="list-style-type: none"> ■ Calculation of taxation on benefits. 	<ul style="list-style-type: none"> ■ Member may be taxed at a greater rate than necessary.
Spouse contribution information	Sensitive	Member	Form	<ul style="list-style-type: none"> ■ Name, Date of Birth, Contribution amount, Declaration. 	<ul style="list-style-type: none"> ■ Unable to make spouse contributions to the Fund .
Salary History	Personal	Employer	Electronic	<ul style="list-style-type: none"> ■ Insurance calculations. ■ Salary related benefits. ■ Resignation Benefits (some Defined Benefits) ■ Checking of contributions made. 	<ul style="list-style-type: none"> ■ Unable to calculate insurance, benefits calculated incorrectly. ■ Contributions unable to be checked.
Contribution History	Personal	Employer	Electronic	<ul style="list-style-type: none"> ■ Calculation of benefits. 	<ul style="list-style-type: none"> ■ Benefits calculated incorrectly.
Service History (eg Part time hours, leave without pay)	Personal	Employer	Form / Electronic	<ul style="list-style-type: none"> ■ Calculation of benefits, where benefits need to be pro-rated for service. 	<ul style="list-style-type: none"> ■ Benefits calculated incorrectly.
Occupation	Personal	Employer	Form / Electronic	<ul style="list-style-type: none"> ■ Insurance. 	<ul style="list-style-type: none"> ■ Insurance premiums may be more expensive.
Previous Fund Details (transfer amount, date, previous fund, tax components of transfer)	Personal	Previous Fund	Form	<ul style="list-style-type: none"> ■ Taxation calculations. 	<ul style="list-style-type: none"> ■ May be taxed at a higher rate than necessary.
Medical Limits/ Insurance cover restrictions	Sensitive	Insurer	Letter	<ul style="list-style-type: none"> ■ Calculation of insurance for benefits/premiums for Death/TPD and income protection. 	<ul style="list-style-type: none"> ■ Unable to calculate insurance/benefits/premiums correctly.

Information held by the Trustee					
Information stored	Personal or Sensitive	Collected from	Format Collected	Purpose	Consequences of Not Providing
Surcharge assessments	Personal	ATO	Electronic	■ Calculation of benefits.	■ Member's benefit may be too high.
RBL information	Personal	ATO	Form	■ Taxation calculations.	■ May pay more tax than necessary.
Member Number	Personal	Assigned	N/A	■ Identification purposes.	■ Unable to identify member.
Underwriting Information	Sensitive	Member	Form	■ Assessment of insurance cover.	■ Insurance restricted or unavailable.
Medical Reports	Sensitive	Doctor	Letter	■ Claims Assessment.	■ Death/TPD Claim or income protection claim will be denied.
Financial Hardship / Compassionate Declaration	Sensitive	Member	Letter	■ To apply for release of benefits.	■ Benefits will not be released.
Wills / Claim Staking forms	Sensitive	Executor / Beneficiaries	Letter	■ To determine to whom a benefit should be paid on the death of a member.	■ Benefits paid to Estate (or possibly distributed inappropriately).