Member
Investment Choice

Information Booklet and Application

August 2011

Now you can choose the investment strategy that's right for you!

TASPLAN
Your Choice for Super

Incorporating

BACSS
BUS AND COACH SUPERANNUATION SCHEME

TRANSECURE

TASPLAN

Your Choice for Super

Issuer: Tasplan Ltd
RSE Licensee L0000680
AFS Licence No. 235391
ABN: 13 009 563 062 (Trustee)

Fund Registration Details:
ABN: 14 602 032 302 (Tasplan Super)
RSE No. R1000924
SFN: 123481940
SPIN: TPN0100AU

Offices:

Head Office
Level 4, 111 Macquarie Street,
Hobart TAS 7000

Launceston Office
45 Cameron Street,
Launceston TAS 7250

NSW Office
1A Homebush Bay Drive,
Rhodes NSW 2138

Postal Address:
GPO Box 1547, Hobart TAS 7001

Telephone: 1800 005 166

Facsimile: 1300 737 736

E-mail: info@tasplan.com.au

Web Site: www.tasplan.com.au

Member Investment Choice provides you with the opportunity to select the investment option which best reflects your investment needs.

Making a decision

Tasplan offers a choice of five investment options for members. Each option has a different investment strategy, with varying levels of expected risk and return.

Investment Strategy	Asset Type	
Cash	100% Defensive	
Short Term Defensive	70% Defensive	30% Grth.
Balanced (default)	30% Def.	70% Growth
Longer Term Growth	10%	90% Growth
Equities	100% Growth	

You can mix'n'match your superannuation savings by combining any of the five options. Splitting your investments this way gives you extra flexibility to best match your risk profile.

You may elect to have your existing account balance invested in one or a mix of five options and have your future contributions invested in a different mix of the five options.

Your account balance and transactions into and out of your account will be shown in "units" as well as dollars. Tasplan publish a weekly unit price which can be used to estimate the value of your super account at any time.

TasPersonal and TasPension members must make an investment choice on application for their membership application to be processed. Tasplan (Employer Sponsored) members are encouraged to make an investment choice and if a choice is not made the member will be invested in the Balanced Option, which is the Default Option, for any existing amount and for any future contributions or rollovers. You can change your investment option later on.

Example: Kate has just joined the fund and has consolidated her old super account worth $12,000 to Tasplan. Kate's employer contributes $200 a month to her super.

Kate has decided to invest 100% of her balance ($12,000) into the Balanced option and 50% of her future contributions to Short Term Defensive and 50% to Balanced.

Changing your investment Options

Once you have made your choice it does not mean that you cannot change this option in the future. Switches can be made weekly, in accordance with the following time frames.

Last date we must receive your advice to switch	Date your switch becomes effective
Online 11.59 pm Friday Paper based 5.00 pm Friday	Thursday of the following week. (This may vary due to Public Holidays)

Existing investments to be redeemed will be sold at the sell price and your new investments will be purchased at the buy price. No investment switch fee is charged for the first switch in each financial year. Subsequent switches in the same financial year will incur a fee of $26.62 (indexed annually).

The fund will only act upon the instructions contained on a completed Member Investment Choice Application form or if you apply on line via the Member Access facility on our website at www.tasplan.com.au. Tasplan will process a request within 3 days of receipt, however the actual switch will only occur in accordance with the above rules. Any Member Investment Choice Application forms received after an initial request has been processed (within the week) will be assessed in relation to the switching fee rule.

More detail

The Tasplan Product Disclosure Statement (PDS) contains important information about Tasplan's management and governance, as well as detailed information about fees and taxes and how your account works in the fund. It is recommended that you obtain a copy of the PDS and read it in conjunction with this guide.

Financial advice

Most people are not investment experts, and if you are not sure about things like investment options, tax issues and pension benefits, making decisions about your super can be difficult.

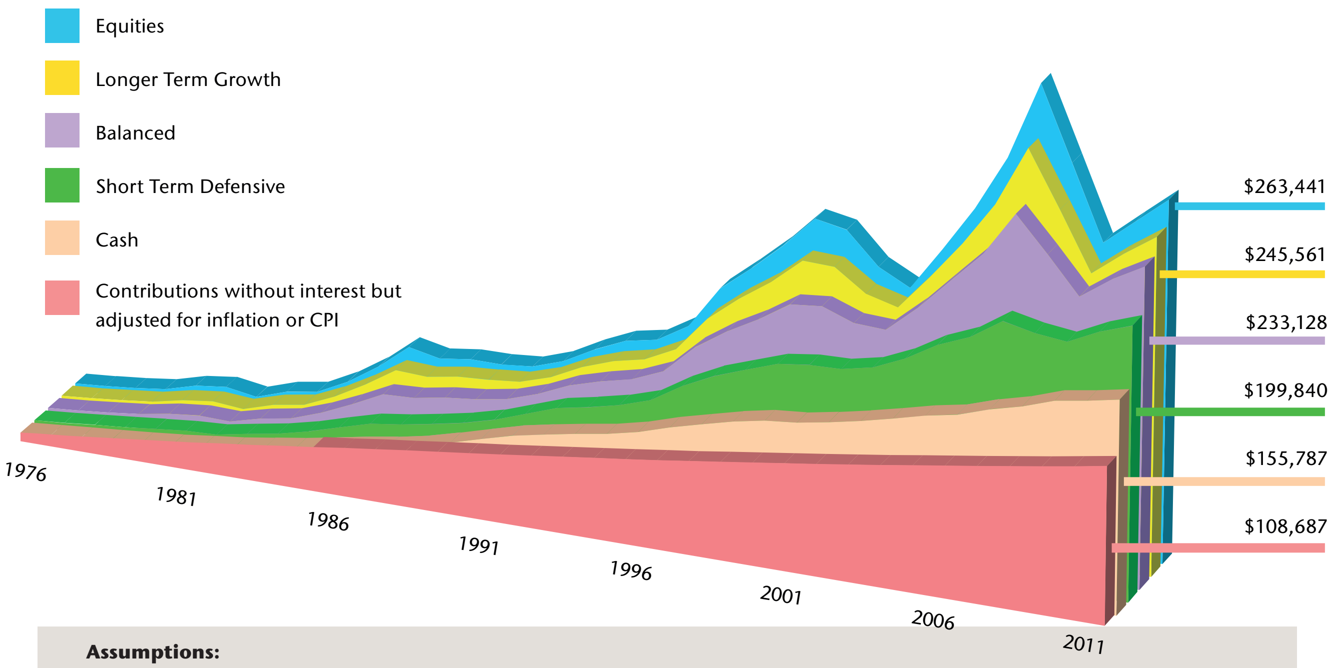
Tasplan engages the services of financial planners from Industry Fund Services Pty Ltd, ABN 54 007 016 195, AFSL 232514, trading as Industry Fund Financial Planning. These planners can help you to make the right decisions about your super. In line with our "no-commission" policy, our financial advisors are salaried professionals who do not receive commissions for advice provided to our members.

You can arrange for an appointment with our financial advisors at any time. The first appointment is free.

After your first appointment there will be a fee for any advice given. This fee will be quoted to you before you go ahead. You will know exactly what you are paying for and what you are getting. If you don't agree to the fee you are quoted, you have the right to walk away, obligation-free. Any fees are set by agreement between you and Industry Fund Services Pty Ltd.

Phone Tasplan on 1800 005 166 to make an appointment.

Simulated Account Balance Growth in Today's Dollar Values for 5 Investment Options over 35 years to 30 June 2011



Assumptions:

- Returns for each Investment Option are based on historical index returns for each asset class weighted by the Option's current benchmark allocation to each asset class; where an asset class does not have sufficient historical index returns, the index returns of a similar asset class or the index, from which the new asset allocation was sourced, has been used.
- Cumulative values in the chart are expressed in real terms (ie. adjusted for Australian historical price inflation).
- Allowances made for base management fees in the current year (Equities 0.62%, Longer Term Growth 0.70%, Balanced 0.63%, Short Term Defensive 0.38%, Cash 0.08% pa)
- Account fee of $2.15 per week, adjusted for historical price inflation.
- Tax 15% on contributions and 10% on annual investment earnings.
- Annual contribution of $3,600 pa (based on SG of 9% pa and a current salary of $40,000 pa), adjusted for historical wage inflation, i.e. contribution of $393 in Year 1 (1975/76)

Comparing Investment Options

There are 5 Investment Options. Each Option has a different mix of growth assets and defensive assets. Before making a decision on which Option to choose, it is vital to understand the objectives and strategy of each portfolio. The table included under each of the investment options below, details the benchmark asset portfolio and a set of ranges around the benchmark to which investment allocations can be made. Investment option returns are not guaranteed and the value of investments might rise or fall.

Cash

Benchmark:

100% Defensive

Range:

100% Defensive

Asset Class	Bench-mark %	Range %
Cash	100	100

Investor Profile

The Cash investor desires to maintain the capital value of their investments over any period of time while earning a rate of return which is similar to that of a bank bill index.

Low Risk

Time Frame

Short Term (1 to 3 years)

Investment Objective

To ensure security of capital and to limit year to year variability in investment returns, through a diversified investment in cash.

Risk Expectation (Years expected to achieve positive returns) - 20 out of 20 years

Target Returns Positive returns in all years

Total Management Costs 0.07%

Past Performance

2003/04	3.9%	2004/05	4.5%
2005/06	5.6%	2006/07	5.4%
2007/08	7.1%	2008/09	5.5%
2009/10	4.09%	2010/11	4.35%

Short Term Defensive

Benchmark:

70% Defensive | 30% Growth

Range:

60-80% Defensive 20-40% Growth

Asset Class	Bench-mark %	Range %
Cash	36	0 – 50
Absolute Return Funds	6	0 – 7
Global Sovereign Bond (H)	12	5 – 30
Australian Fixed Interest	12	5 – 30
Credit	4	0 – 10
Australian Shares	12	5 – 20
OS Shares - unhedged	3.5	0 – 10
OS Shares - hedged	4.5	0 – 10
Unlisted & Direct Property	2	0 – 8
Listed Property	2	0 – 5
Global Listed Property	2	0 – 5
Infrastructure	2	0 – 5
Emerging Market Debt	2	0 – 5

Investor Profile

The Short Term Defensive investor wants a higher level of security from their investment, willing to accept lower returns associated with reduced risk.

Low-Medium Risk

Time Frame

Short Term (3 to 5 years)

Investment Objective

To achieve reasonable long-term returns whilst limiting volatility to a moderate level, and accepting that this is likely to result in investment returns over the long term which are lower than may be achieved in more equity-orientated options.

Risk Expectation (Years expected to achieve positive returns) - 18 out of 20 years

Target Returns (rolling 3 year period) CPI +3%

Total Management Costs 0.32%

Past Performance

2003/04	6.9%	2004/05	8.6%
2005/06	8.4%	2006/07	9.0%
2007/08	0.1%	2008/09	-0.5%
2009/10	8.67%	2010/11	7.08%

Balanced

Benchmark:

30% Def. | 70% Growth

Range:

20-40% Defensive 60-80% Growth

Asset Class	Bench-mark %	Range %
Cash	10	10 – 20
Absolute Return Funds	6	0 – 7
Global Sovereign Bond (H)	5	0 – 15
Australian Fixed Interest	5	0 – 15
Credit	4	0 – 10
Australian Shares	28.5	15– 45
OS Shares - unhedged	8.5	5 – 17
OS Shares - hedged	10	5 – 17
Opportunistic Property & Private Equity	5	0 – 10
Unlisted & Direct Property	5	0 – 10
Listed Property	2.5	0 – 7
Global Listed Property	2.5	0 – 5
Infrastructure	5	0 – 10
Emerging Market Debt	3	0 – 5

Investor Profile

The Balanced Option investor has decided to choose a widely diversified option, which will give a balance between risk and return, is focused on long-term growth but wants less variation in investment returns from year to year.

Medium Risk

Time Frame

Medium Term (5 to 10 years)

Investment Objective

Achieve attractive long-term returns whilst accepting a medium level of investment risk.

Risk Expectation (Years expected to achieve positive returns) - 16 out of 20 years

Target Returns (rolling 5 year period) CPI +4%

Total Management Costs 0.59%

Past Performance

2003/04	12.7%	2004/05	11.9%
2005/06	14.4%	2006/07	14.7%
2007/08	-5.8%	2008/09	-7.7%
2009/10	9.73%	2010/11	8.65%

Past performance is not an indication of future returns. Labour standards or environmental, social or ethical considerations are not taken into account by the Trustee or Investment Consultant when selecting, retaining or realising an investment for members. When a member does not make an investment choice, the existing balance and future contributions are automatically invested in the Balanced Option which is the default. For further information, please refer to the Tasplan Investment Policy Statement which can be found at www.tasplan.com.au

Longer Term Growth

Benchmark:

10% Def.	90% Growth

Range:

0-20% Defensive 80-100% Growth

Asset Class	Bench-mark %	Range %
Cash	0	0 – 7
Absolute Return Funds	6	3 – 12
Global Sovereign Bond (H)	1.5	0 – 5
Australian Fixed Interest	1.5	0 – 5
Credit	1	0 – 5
Australian Shares	38.5	25 – 55
OS Shares - unhedged	13.5	10 – 25
OS Shares - hedged	15	10 – 25
Opportunistic Property & Private Equity	5	0 – 10
Unlisted & Direct Property	5	0 – 10
Listed Property	3	0 – 10
Global Listed Property	2	0 – 4
Infrastructure	5	0 – 10
Emerging Market Debt	3	0 – 5

Investor Profile

The Longer Term Growth investor is willing to accept more risk for a potentially higher return over the longer term and is prepared for returns that may vary significantly from one year to another, with the possibility of some negative years.

Medium-High Risk

Time Frame

Longer Term (10+ years)

Investment Objective

To achieve attractive long-term investment returns, whilst tolerating a high level of volatility of returns.

Risk Expectation (Years expected to achieve positive returns) - 15 out of 20 years

Target Returns (rolling 7 year period) CPI +4.5%

Total Management Costs 0.69%

Past Performance

2003/04	16.0%	2004/05	12.9%
2005/06	17.7%	2006/07	17.4%
2007/08	-10.1%	2008/09	-13.4%
2009/10	11.33%	2010/11	10.12%

Equities

Benchmark:

100% Growth

Range:

100% Growth

Asset Class	Bench-mark %	Range %
Australian Shares	57	45 – 75
OS Shares - unhedged	16.5	10 – 25
OS Shares - hedged	16.5	10 – 25
Opportunistic Property & Private Equity	5	0 – 10
Infrastructure	5	0 – 10

Investor Profile

The Equities investor seeks a long-term investment which has the potential for higher returns resulting from exposure to a diversified portfolio of shares and is comfortable with the possibility of greater volatility in returns.

High Risk

Time Frame

Long Term (10+ years)

Investment Objective

To maximise long-term investment returns through diversified investments in Australian and overseas shares. Returns are likely to be very volatile.

Risk Expectation (Years expected to achieve positive returns) - 14 out of 20 years

Target Returns (rolling 7 year period) CPI +5%

Total Management Costs 0.66%

Past Performance

2003/04	19.1%	2004/05	15.8%
2005/06	20.3%	2006/07	19.7%
2007/08	-12.9%	2008/09	-16.1%
2009/10	11.43%	2010/11	10.53%

How have the Options performed?

Tasplan declared the following one year returns to 30 June 2011.

Cash	4.35%
Short Term Defensive	7.08%
Balanced	8.65%
Longer Term Growth	10.12%
Equities	10.53%

Over the longer term

The table below shows the returns for each investment option to 30 June 2011.

	Equities	Long Term Growth	Balanced	Short Term Defensive	Cash
1 year	10.53%	11.12%	8.65%	7.08%	4.35%
3 year average	1.10%	2.01%	3.24%	5.01%	4.65%
5 year average	1.51%	2.31%	3.52%	4.79%	5.28%
7 year average	5.99%	5.87%	6.18%	5.85%	5.24%
10 year average	n/a	4.57%	5.13%	5.43%	n/a

All published performance information is after payment of tax and investment management fees.

A Simple Risk Profile Questionnaire

This questionnaire is designed to help you better understand risk and some of the factors you should consider when developing an investment strategy. The questionnaire is designed as a guide only to help you understand which strategy may suit your retirement plans. We recommend that you seek professional advice prior to making any decisions regarding investment choice.

Please work your way through the four questions below and tick the most appropriate box under Score.

Keeping in mind your primary goals, when do you expect to retire? Score

1 0 – 3 years 1 ☐
2 4 – 10 years 2 ☐
3 More than 10 years 3 ☐

**NOTE: If you scored 1, we recommend that you seek professional financial advice, see page 1.*

Keeping in mind that the higher the expected return the higher the risk, what return do you expect to receive from your investments?

1 less than 5% 1 ☐
2 5% - 8% 2 ☐
3 above 8% 3 ☐

Have you ever invested in shares or other types of investment whose value can fall as well as rise?

1 No but if I had, the fluctuations would make me uncomfortable 1 ☐
2 Yes, I have, but I was uncomfortable with the fluctuations in value despite the potential for higher returns 2 ☐
3 No, but if I had , I would be comfortable with the fluctuations in order to receive the potential for higher returns 3 ☐
4 Yes, I have and I felt comfortable with the fluctuations in order to receive the potential for higher returns 4 ☐

How important is it that there is NEVER a negative return on your superannuation in any one year?

1 Extremely important 1 ☐
2 Very important 2 ☐
3 Important 3 ☐
4 Not important at all 4 ☐

Total Score ☐

TALLY YOUR SCORE & REFER BELOW FOR A GUIDE:

Total Score	Profile	Likely Investment Strategy				
		Cash	Short Term	Balanced (Default)	Longer Term	Equities
4 to 5	Conservative	100%				
6 to 7	Cautious	30%	70%			
8 to 9	Moderate		70%	30%		
10 to 11	Balanced			100%		
12 to 13	Growth			50%	50%	
14	High Growth					100%

WARNING:

Tasplan strongly recommends that you seek professional advice to help you with your investment choices. Otherwise, you may choose an option that is not appropriate to your individual timeframe, circumstances and retirement goals. The likely investment strategy calculated is an indication only as to which strategy may be appropriate for you.

Incorporating BACSS TRANSECURE

TASPLAN
Your Choice for Super

Member Investment Choice Form

August 2011

Please complete this form and mail to:

Tasplan Ltd
GPO Box 1547
Hobart Tasmania 7001

IMPORTANT:
Please use BLOCK letters and **black** ink when completing this form.
This request may be invalid if unsigned by the applicant.

Membership details

MEMBERSHIP NUMBER

DATE OF BIRTH

MR/MRS/MS/MISS

SURNAME

GIVEN NAMES

POSTAL ADDRESS

SUBURB/TOWN/CITY

STATE

POSTCODE

DAYTIME CONTACT NUMBER

EMAIL ADDRESS (USE UPPER AND LOWER CASE WHERE APPLICABLE)

Your investment choice

Please advise the action you wish to take by inserting percentages in one or more of the columns below.

	Change my existing balance to:	Change my future contributions to:	Make a one-off contribution or rollover
	%	%	Amount: $
Equities	%	%	%
Longer Term Growth	%	%	%
Balanced	%	%	%
Short Term Defensive	%	%	%
Cash	%	%	%
Total	**100** %	**100** %	**100** %

Each column must add up to 100%

NOTE: Only complete this column if you're attaching a cheque or rollover form.

Privacy

Please note that the personal information contained in this form will only be used for management of your account with Tasplan and is subject to Tasplan's Privacy Statement.

If you have any questions about your rights under privacy legislation please call us on **1800 005 166**.

Declaration

I confirm that I have received and read the Tasplan PDS and the Tasplan Member Investment Choice booklet.

I acknowledge that the Tasplan Trustee has advised me to obtain professional financial advice and that reading the Member Investment Choice booklet does not constitute personal financial advice.

I understand this Investment Choice will apply to my account until the Trustee is notified otherwise.

Member to Sign Here

DATE

Licensee: Tasplan Ltd. ABN: 13 009 563 062 Capacity: AFS Licensee

012018

TASPLAN

Your Choice for Super

BACSS TRANSECURE

Contact Details

Licensee: Tasplan Ltd
Capacity: AFS Licensee
RSE Licensee L0000680
AFS Licence No. 235391

Fund Registration Details:
ABN: 13 009 563 062 (Trustee)
ABN: 14 602 032 302 (Tasplan Super)
RSE No. R1000924
SFN: 123481940
SPIN: TPN0100AU

Offices:
Head Office
Level 4, 111 Macquarie Street
Hobart TAS 7000

Launceston Office
45 Cameron Street
Launceston TAS 7250

NSW Office
1A Homebush Bay Drive
Rhodes NSW 2138

Postal Address:
GPO Box 1547, Hobart, TAS 7001

Telephone: 1800 005 166

Facsimile: 1300 737 736

E-mail: info@tasplan.com.au

Website: www.tasplan.com.au

Why Tasplan is one of Australia's leading industry super funds

Sound returns = more money for you!

Our history of sound investment returns means more money going into your account - giving you more options in retirement. That's good news for all our members!

Investment choice means you are in control

You can choose how your money is invested with Tasplan. Each investment option has a different strategy and risk profile, so you can choose the option that best suits your circumstances.

Financial advice

If you need help with investment choice, making personal contributions or selecting the right level of insurance cover, why not book a consultation with our Financial Planners? They can help you with all superannuation issues related to your Tasplan account.

Flexible insurance cover options

You have access to flexible death, disability, sickness & accident and Income Protection cover through Tasplan.

Low-cost banking products

Tasplan members have access to low-cost home loans, credit cards and savings accounts through ME Bank and Super Members Home Loans.

Online access to account information

Tasplan provides members with access to their account information at any time through an online facility called Member Access. Simply double-click the Member Access link on our homepage.

We provide professional friendly service and support

Tasplan employs a professional administration team, with representation and offices in Tasmania and NSW, which means we can respond to your needs quickly and efficiently, with that friendly Tasplan touch.

TP/MIC/BOOK 851.9 09/11 ISS1

111006