



## annual report

### For the year ended 31 December 2015

Look inside to see:

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- how your Plan works
- financial summary
- where your super is invested
- super news
- what to do when you leave



# Message from the Chairman

Welcome to the Annual Report for the Mars Australia Retirement Plan (MARP).

The MARP return for the 2015 year was 4.4% net of investment expenses and tax.

We encourage you to visit the MARP website [www.mars.superfacts.com](http://www.mars.superfacts.com) which provides up to date details of your benefits, including a benefit projection calculator that allows you to project your benefits into the future based upon assumptions that you input (such as salary inflation). You will require a Member Number and Personal Identification Number (PIN) to access the website. If you do not know your Member Number or PIN simply call the MARP Helpline on **1300 665 314** and they can provide you with these details over the phone.

During the year Micheal Lynch resigned as a Director on the Trustee Board and was replaced by Jim Brodie. More recently, Ken Green resigned as a Member-elected Director and an election is in the process of being held for a replacement Member-elected Director. I would like to thank both Michael and Ken for their valuable contribution on the Trustee Board.

The MARP continued to operate as a regulated fund under Superannuation Industry Supervision (SIS) legislation and in accordance with the Trust Deed rules and Government legislation.

The Trustee continues to be proud of the benefits that the MARP provides so please take the time to read this annual report – it is a valuable part of your benefits package and helps provide you and your family with financial security.



Philip Telfer  
Trustee Chair

On behalf of Mars Australia Superannuation Pty Ltd as Trustee for the Mars Australia Retirement Plan  
June 2016

## Your Plan has these advisers

These people provide assistance to the Trustee:

### Communication and Administration

Mercer Outsourcing (Australia) Pty Ltd  
[www.mars.superfacts.com](http://www.mars.superfacts.com)

### Investment Consulting

Russell Investment Group

### Auditor

PricewaterhouseCoopers

### Legal

Hall and Wilcox

### Actuary

Willis Towers Watson

### Insurer

CommInsure

**MARP Helpline – 1300 665 314**

### Plan Secretary/Compliance Officer/ Privacy Officer/Complaints Officer

Mars Australia Retirement Plan  
PO Box 153  
Wodonga VIC 3689  
Contact Brendan McLoughlan  
02 6055 5328

# How your Plan works

Your Plan is run by a trustee company Mars Australia Superannuation Pty Ltd (formerly known as Effem Pty Ltd) ABN 35 008 452 640 according to its governing legal document, the Trust Deed, and superannuation laws.

## Directors of the Trustee:

		Appointed	Resigned
<b>Member representatives</b>			
John Lennon	Bathurst	14 July 2000	
Struan Robertson	Wodonga	5 April 2011	
Brian Wallis	Ballarat	16 August 2011	
Kenneth Green	Wyong	24 April 2012	15 April 2016
<b>Appointed by the business</b>			
Philip Telfer	Trustee Chair, Wodonga	30 September 2002	
Michael Lynch	Ballarat	20 August 2013	5 March 2015
Madeleine Loo	Singapore	27 November 2013	
Maria Trussell	Wyong	27 October 2014	
Jim Brodie	Wodonga	5 March 2015	

An election will be held for a replacement Member-elected Director for Kenneth Green.

There are a specific set of rules applying to the appointment and removal of member representatives and filling of casual vacancies.

## Appointment and removal of Member-elected Directors

The procedure for electing new Member-elected Directors is as follows:

1. Nomination forms are distributed to all Associates in the relevant electorate.
2. Nominated Associates complete the Consent to Nomination section.
3. If more than the required numbers of Member-elected Directors are nominated from an electorate, ballot papers with instructions on how to vote are issued.
4. The Associate with the highest number of votes is elected from each location, subject to meeting the fit and proper conditions of the Trustee's RSE licence.

If a vacancy occurs during the term of a Member-elected Director, an Associate from the same electorate, who polled the next highest number of votes from the last election process, will fill the position, provided the Associate is still willing to take on the role and meets the fit and proper conditions of the Trustee's RSE Licence. A Member-elected Director may be removed from office if he or she:

- resigns;
- ceases to be a Plan member or an Associate;
- dies;
- becomes disqualified i.e. has been convicted of an offence involving dishonest conduct in Australia or overseas;
- has a civil penalty order made against them or is an insolvent under administration;
- does not continue to meet the fitness and propriety requirements of the Trustee's RSE Licence,
- is mentally or physically unable to act in the capacity of a Director of the Trustee company; or
- is otherwise removed by the same procedure used to appoint the person.

The Business has the discretion to appoint Directors provided that the Director is not a disqualified person and meets the fit and proper conditions of the Trustee's RSE Licence. The Business can also remove Business-appointed Directors.

# How your Plan works

*(continued)*

## Information about the Plan

The Trustee can give you factual information about the Plan. The Trustee has nominated Brendan McLoughlan the Plan Secretary as the sole person to provide this factual information to members.

Neither the Trustee, nor your employer are licensed to give you general or personal advice about your benefits in the Plan. If you require any advice, you should consult an appropriately licensed or authorised financial adviser.

You can also access up-to-date information by visiting the Plan website [www.mars.superfacts.com](http://www.mars.superfacts.com). The website allows you to:

- view your current benefit details;
- update your contact details;
- update your beneficiaries; and
- view and print Product Disclosure Statements or Member Booklets.

## Reimbursement and indemnity insurance

The Trustee and its Directors are entitled under the Trust Deed to be reimbursed from the MARP for costs and expenses incurred in the management and administration of the MARP. The Trustee and its Directors are also entitled to be indemnified against liabilities incurred in administering the MARP, unless they have acted fraudulently, dishonestly, have been guilty of misconduct or have breached a civil penalty provision under the relevant legislation or in other circumstances where an indemnity is not permitted at law. The Trustee has not taken out indemnity insurance.

## **Special tax treatment**

Super is one of the most effective ways to save because it is taxed at a lower rate than many other forms of income. To get this tax advantage, your Plan must operate according to a strict set of laws. To show that your Plan has followed these laws, the Trustee lodges a return each year with the Australian Prudential Regulation Authority.

At the time of preparing this report, the Trustee is unaware of any event that occurred during the year that would affect this special tax treatment.

The Plan is a regulated complying superannuation fund for the purposes of government legislation. No penalties were imposed on the Trustee or any Directors of the Trustee under the Superannuation Industry (Supervision) Act 1993, Corporations legislation or Financial Sector (Collection of Data) Act 2001 during the year.

## **Surchargeable contributions**

Under the Superannuation Contributions Tax (Assessment and Collections) Act 1997, the holder of surchargeable contributions for financial years prior to 1 July 2005 is liable to pay the superannuation contributions surcharge. The surcharge is levied on surchargeable contributions depending on the individual members' Adjusted Taxable Income. The MARP has recognised the surcharge as an expense and liability when the assessment is received from the Australian Taxation Office which is not recouped from the member and is effectively funded by Mars Australia Pty Ltd. No assessment surcharge liability remains unpaid at year end.

# Financial Summary

This is a summary of the Plan's audited accounts for the years ended 31 December. A copy of the Plan's audited accounts and the auditor's report are available to members on request.

Statement of change in financial position		
	2015	2014
<b>Net assets at start of year</b>	<b>\$570,281,406</b>	<b>\$526,077,456</b>
<b>plus</b>		
Net investment revenue	\$25,451,276	\$49,006,454
Employer contributions	\$29,182,000	\$26,833,000
Insurance proceeds	\$647,614	–
Total revenue	\$55,280,890	\$75,839,454
<b>less</b>		
Benefits paid	\$25,602,747	\$25,039,019
General administration expenses	\$1,128,367	\$997,021
Group life insurance premiums	\$1,230,697	\$1,084,430
Income tax expense	\$3,354,296	\$4,515,034
Total expenses	\$31,316,107	\$31,635,504
<b>equals</b>		
<b>Net Assets at end of year</b>	<b>\$594,246,189</b>	<b>\$570,281,406</b>
Statement of financial position		
Assets	2015	2014
Investments	\$559,852,549	\$541,312,294
Other assets	\$38,012,235	\$35,686,596
Total assets	\$597,864,784	\$576,998,890
<b>less</b>		
<b>Liabilities</b>		
Benefits payable	\$3,047,892	\$3,105,601
Other liabilities	\$570,703	\$3,611,883
Total liabilities	\$3,618,595	\$6,717,484
<b>equals</b>		
<b>Net assets at 31 December</b>	<b>\$594,246,189</b>	<b>\$570,281,406</b>
<b>Vested Benefits</b>	<b>\$531,887,886</b>	<b>\$480,315,612</b>

## Employer contributions

In the Plan the money required to provide your benefits comes from your employer's contributions and investment earnings. The amount your employer provides depends on the Plan's investment performance and financial position. An independent actuary advises the Trustee on the level of employer contributions required to ensure there is enough money to pay members' benefits. The actuary projects likely benefit payouts, salary growth and investment returns to calculate your employer's contribution level.

The Trustee can confirm that contributions continue to be made as recommended by the Actuary.

**If you have a question about your benefits in the Mars Australia Retirement Plan**

Call the MARP Helpline on **1300 665 314**.

# Where your super is invested

## Your Plan has guidelines for investing

The money in the Plan is invested so that the Trustee can provide members with superannuation benefits in certain circumstances, e.g. on retirement or resignation.

The Trustee has an investment policy that sets investment strategy and objectives covering how and where the Plan's assets will be invested. While having an objective and strategy are required by law, having a strategy helps ensure that your Plan maximises investment returns while maintaining an acceptable level of risk. **Please note that the objectives are not a forecast or guarantee of future performance.** The investment policy also covers other related matters, such as appointment of investment managers and guidelines for investments in futures and options.

The Trustee regularly monitors the Plan's performance against its objectives and strategy, and changes are made where necessary.

## Your Plan's investment objectives

The investment objectives and strategy for the MARP are set out below.

The objective of the MARP is to provide for the payment of future benefits with minimum contributions constrained by a tolerable level of volatility in annual contributions.

## Your Plan's investment strategies

The Trustee has selected a long-term target proportion of asset classes that it considers is most likely to meet the Plan's investment objectives. This is called the **target asset class allocation**.

The current target asset class allocation for the Plan is:

- Australian shares (24% — 30%)
- International shares (30% — 36%)
- Property (7% — 13%)
- Australian Fixed interest (23% — 27%)
- Cash (3% — 7%)

The actual asset mix will vary over time. The variance between the actual asset allocation and the target asset class allocation is monitored and, where necessary, steps are taken to maintain the actual asset allocation within the target asset allocation ranges.

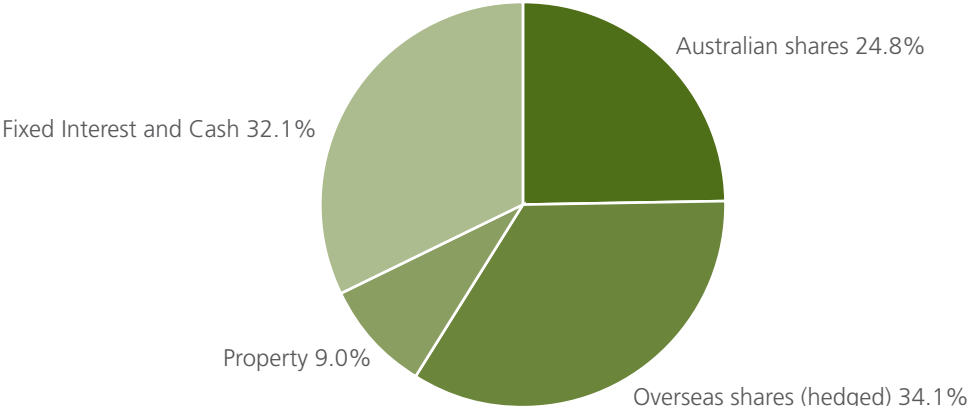
The long-term strategic position is to 100% hedge the total international shares currency exposure against fluctuations in the Australian dollar. Effective 16 December 2009 the Trustee decided to take a strategic tilt away from the 100% hedge strategy to a 75% hedge position. Effective 23 May 2011 the Trustee decided to implement a further strategic tilt and reduced the hedge to 60%. Effective 10 October 2015 the Trustee increased the hedge to 80%. This tilt position remains in place as at 31 December 2015.

In implementing this strategy, the Trustee selected a number of investment managers to assist the Trustee in achieving its objectives, through a combination of investment styles.

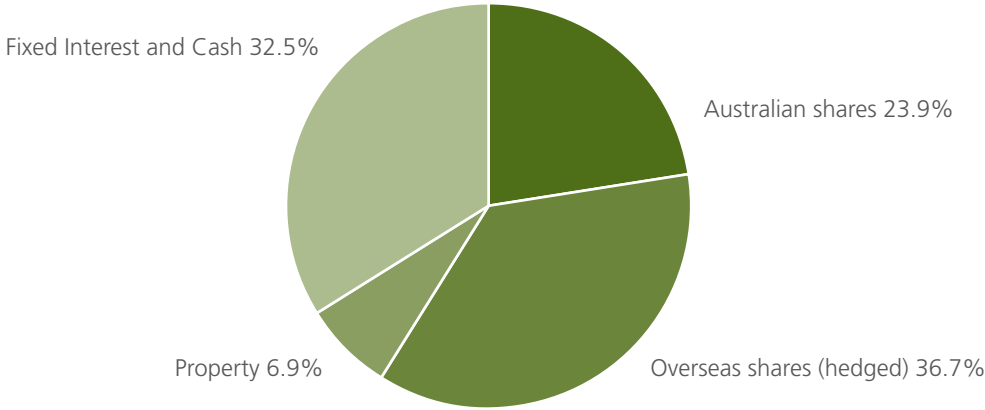


### Where your super is invested as at 31 December

2015



2014



# Where your super is invested

*(continued)*

## Who manages the investments?

Proportion of total assets as at 31 December 2015.

Investment manager	Product		
		2015	2014
ANZ Banking Group	Bank Account	5.9%	5.8%
ANZ Banking Group	Cash Deposit	0.2%	0.2%
Arnhem Investment Management Pty Ltd	Arnhem Core Australian Equity Fund	5.0%	5.1%
Blackrock Asset Management Australia Limited	Blackrock Fission International Equity Index Fund	10.6%	12.5%
BT Investment Management (RE) Limited	Wholesale Core Australian Share Fund	7.2%	7.6%
Colonial First State	Cash Fund	1.8%	1.8%
Maple-Brown Abbott Limited	Australian Equity Trust	12.4%	10.8%
Macquarie Investment Management Limited	Morgan Stanley Global Property Securities Fund	9.0%	6.9%
Russell Investment Group	Australian Bond Fund - Class A	23.8%	22.4%
Russell Investment Group	Australian Cash Enhanced Fund - Class A	0.7%	2.4%
Russell Investment Group	Russell Global Opportunity Fund	23.4%	24.5%
		<b>100%</b>	<b>100%</b>

Under law, the Trustee must give details of any investment over 5% of the Plan's total assets. The table above shows the proportions of total assets held in each investment including any individual holdings in excess of 5% of total assets.

## Keeping an eye on risk

The Trustee does not undertake day-to-day management of derivative instruments. External managers may use derivatives in managing investment portfolios for the Trustee and in managing pooled investment vehicles in which the Trustee invests. The Trustee considers the risks and the controls in place by analysing the managers' Derivative Risk Statements ("DRSs"). Regular reporting of the managers' compliance with their DRSs is received. The Trustee has also adopted its own DRS in which the relationship between the overall investment strategy for the Plan and the use of derivatives is outlined.

Derivatives are not used by the managers for speculative purposes but are used to manage the investment risk of the portfolio e.g. currency hedging.

## Environmental, social and ethical considerations

Decisions to invest in or realise investments are based on key financial and managerial criteria. The Trustee or its investment managers do not separately consider social, environmental or ethical factors or labour standards to make these decisions.

# Investment Market Overview\*

Given the dramatic headlines and sore heads that financial markets have woken up to in the first few months of 2016, it is hard to remember that 2015 wasn't a bad year.

## Monetary policy

Key developments in 2015 included the European Central Bank's introduction of quantitative easing, the continuation of a large stimulus program in Japan and the first interest rate hike in the United States for 10 years.

The combination of these, referred to in financial market circles as "monetary policy divergence", was one of the defining developments of 2015.

Despite fears that the first interest rate increase in the US since the GFC would weigh on markets, the response was subdued, largely because the hike was widely expected. In light of the fragile start to markets in 2016, which has been driven by other factors, the US Federal Reserve (Fed) is likely to tread carefully with further rate hikes.

Monetary policy decisions from the European Central Bank (ECB) and Bank of Japan (BoJ) had a much bigger impact on markets than the Fed.

Despite prior statements by ECB President Mario Draghi, the bank surprised markets by leaving its monetary easing program unchanged. An underwhelming extension of the program, and a small cut to a key benchmark interest rate failed to satisfy investors.

The BoJ was not expected to increase the size of its easing program, so its December announcement of some "technical adjustments" also met with a negative market response, sending Japanese shares lower and the yen higher.

## The China connection

Weakening GDP growth in China also kept investors on their toes throughout 2015 as authorities continued to encourage growth by consumption rather than investment activity – while at the same time tackling both corruption and pollution problems. GDP growth in this large but poorly understood economy finished the year at 6.8% year-on-year, down from 7.3% in the previous year.

The rollercoaster ride in Chinese equities, which had little connection to the real economy in China, also gained a lot of attention and media headlines. A bubble brewed in the first half of the year and the market essentially crashed in the third quarter. But for many global investors dramatic headlines were really the extent of the damage, due to their limited exposure to Chinese shares. However, the headlines did damage sentiment globally.

## The price of oil

Commodity prices, including oil, have fallen dramatically.

Oil prices dropped 11% to \$37 in December alone, taking its 2015 losses to 31%. That followed a dismal 2014 when oil fell by 46%.

High supply from the US shale oil boom and reluctance from the Saudis and other Middle Eastern producers to cut supply, maintained downward pressure on the commodity. Demand for oil is also estimated to be falling as industrial activity in China and other emerging markets slows.

## At home in Australia

Commodity prices, a key export for Australia, fell dramatically due to slower demand from China. This, combined with a narrower interest rate difference between Australia and other economies, caused the Australian dollar to fall substantially against other major currencies.

Falling mining investment remained a drag on growth and the Australian economy continued to adapt to a slower growth environment. The Reserve Bank of Australia (RBA) cut the cash rate twice during the year to help support the economy's transition to a post-mining boom.

The housing sector remained strong, with large price gains in Sydney and Melbourne in particular, combined with ultra-low interest rates which supported high building approvals and construction activity. Meanwhile, wage growth continued to slow, putting pressure on household incomes.

The biggest surprise over the year was probably the strong gain in employment, which rose the most since 2006. With housing activity appearing to have peaked, mining investment continuing to fall and income growth weak, Australia likely faces a challenging 2016.

## Staying positive

Despite some challenging developments and bouts of volatility during the year, markets ultimately delivered positive returns.

Internationally, conditions are likely to stay strong in the US, gradually improve in Europe and Japan, and steadily slow in China and emerging markets. How financial markets will react is less clear, but the start to 2016 appears to be weaker than it ought to have been.

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# Super news

Following several years of legislation requiring significant change to how super funds operate, 2015 was somewhat quieter. However change never stops and we have listed below the major changes affecting members.

## Low Income Earners Government Superannuation Contribution

The Low Income Earners Government Superannuation Contribution (LIEGSC) currently applies to contributions made on or after 1 July 2012. The LIEGSC is designed to offset the tax paid on superannuation guarantee contributions (at least at the 9% level) of individuals earning up to \$37,000. After originally attempting to remove the LIEGSC from 1 July 2013, the Government has now amended the legislation to remove the LIEGSC for contributions made from 1 July 2017. It will continue to apply to contributions made before 1 July 2017.

## Excess non-concessional contributions

The Government introduced an option for individuals with excess non-concessional contributions made from 1 July 2013 to withdraw the excess contributions and a notional amount of 'associated earnings'. If the withdrawal option is taken, the 'associated earnings' will be taxed at the individual's marginal tax rate. Associated earnings will be calculated using a standard formula set out in the legislation and will differ from the actual earnings. Any excess non-concessional contributions which are not withdrawn will be subject to excess non-concessional contributions tax. This was first announced in the May 2014 Budget.

## Changes in age pension assets and income tests

From 1 January 2015, account-based superannuation income streams are subject to normal deeming rules for social security pension income tests, subject to grandfathering of current rules for qualifying persons in receipt of a Social Security pension at 31 December 2014. The grandfathering only applies to an account-based superannuation income stream held at 31 December 2014. Eligibility for grandfathering will cease if the Social Security pension a person was receiving at 31 December 2014 ceases, or if the account-based superannuation income stream held at 31 December 2014 ceases (e.g. on transfer to another provider) with the balance in the income stream product subject to the deeming rules after that time.

The Government also decided not to proceed with several other changes announced in 2014 relating to the indexation of social security pensions and freezes in various thresholds.

## Disclosure using electronic means

Recent changes announced by the Australian Securities and Investments Commission provide super funds with more opportunities to provide material on web-sites and by email rather than on paper. This should provide super funds with greater opportunities to develop more interesting and engaging material for members as well as saving considerable printing costs.

## Lost super accounts

The Australian Taxation Office (ATO) already has initiatives in place to help reunite members with lost super accounts. The account balance threshold for 'lost super' to be transferred to the ATO increased from \$2,000 to \$4,000 from 31 December 2015 and will increase again to \$6,000 from 31 December 2016. These accounts will receive interest equal to increases in the Consumer Price Index (CPI) after being transferred to the ATO.

## Transfers from the UK

Following changes to UK legislation effective from April 2015, almost all Australian funds are no longer able to accept transfers from UK pension schemes. Further, where part or all of a member's benefit has previously been transferred from the UK, the changes in the UK may result in adverse UK tax consequences where benefits are transferred from one Australian fund to another.

It is understood negotiations are occurring between Australia and the UK authorities to try and free up the transfer process again.

## Government response to Financial System Inquiry Report

On 20 October 2015, the Government released its response to the Financial System Inquiry report. We have outlined below the Government's response to some of the Inquiry's recommendations relating to superannuation:

### ■ Objective of the Superannuation System:

The Government has agreed with the Inquiry's recommendation to enshrine the objective of the superannuation system in legislation. It intends to do this by the end of 2016. The objective will serve as a guide to policy-makers, regulators, industry and the community about superannuation's fundamental purpose. A consultation paper was released in March 2016.

### ■ Retirement Phase of Superannuation:

The Inquiry recommended super trustees be required to pre-select a comprehensive income product for retirement (CIPR) for members. The product would commence on the member's instruction, or the member may choose to take their benefits in another way. Impediments to product development should be removed. The Government has agreed to support the development of CIPRs and will facilitate trustees pre-selecting these products for members. Further consultation is to occur during 2016.

# What to do when you leave

## Remember to claim your benefit

If you are about to leave work and take your superannuation, make sure you respond promptly to letters from the Trustee about your benefit payment.

The benefits of a superannuation fund member become unclaimed money once;

- the member has reached the eligibility age specified in the regulations (currently, age 65);
- the Trustee has not received a contribution in respect of the member and, in the case of a defined benefit scheme, no benefit has accrued, for at least two years; and
- after a period of five years since the Trustee last had contact with the member, the Trustee is unable to contact them again after making reasonable efforts.

Unclaimed money must be paid to the Commissioner of Taxation.

Further, if the member was a temporary resident and did not claim their benefit within 6 months of leaving Australia and their temporary visa expiring or being cancelled, the ATO may send a notice to the Trustee. If the ATO gives such a notice, the Trustee must pay the former temporary resident's benefits to the ATO. The former temporary resident can claim their benefit from the ATO. The Trustee relies on ASIC Class Order 09/437: Departed former temporary residents' superannuation – disclosure relief to the effect that the Trustee is not obliged to notify or give an exit statement to a former temporary resident where the Trustee pays their benefits to the ATO pursuant to receiving such a notice from the ATO.

If you are aged 64 or younger, and you do not respond to the Trustee within 28 days of leaving, your benefit may be transferred to the Plan's Eligible Rollover Fund (ERF). Upon transfer, you will no longer be a member or have any rights under the Mars Australia Retirement Plan. However, if you are a Post-1995 Pension Member who is aged over 50 and you do not respond to the Trustee, your entitlement will automatically be transferred to the Deferred Pension Category.

ERFs are designed as holding funds. As a result, the rate of return in the ERF may be lower than in another superannuation fund. You should seek professional financial advice about the best place to roll over your benefit when you leave service.

The Plan uses the following ERF:

### AMP Eligible Rollover Fund

Customer Service  
AMP Life Limited  
PO Box 300  
Parramatta NSW 2124  
Phone: 131 267  
Fax: 1300 301 267

# What to do when you leave

*(continued)*

## About the AMP Eligible Rollover Fund

Set out below is a summary of some of the more significant features of the AMP Eligible Rollover Fund, current as at July 2015:

- The assets of the AMP Eligible Rollover Fund are invested in a capital guaranteed life insurance policy (ERF Policy) issued to AMP Superannuation Limited (ASL) by AMP Life Limited (AMP Life). The ERF Policy is a 'participating policy' in AMP Life's No. 1 Statutory Fund (AMP No 1 Fund). There is no investment choice available to members.
- Returns are guaranteed not to be negative.
- The investment strategy for the AMP Eligible Rollover Fund is to invest in a portfolio with a core of cash and fixed interest, with limited exposure to shares, alternative investments, property and infrastructure.
- AMP Life declares crediting rates of investment earnings (interest) with respect to the ERF Policy in advance and may increase or decrease the rates at any time without notice. The interest to be credited on 30 June to a member's account is calculated based on a member's daily balance and credited annually (or on withdrawal).
- There are no fees charged directly to a member's account by ASL. Administration and investment fees as well as taxes (including earnings tax) are deducted by AMP Life before declaring any interest to be credited under the ERF Policy.
- The AMP Eligible Rollover Fund is unable to accept contributions from members or their employers; however rollovers and transfers from other superannuation funds are permitted.
- The AMP Eligible Rollover Fund does not provide insurance cover.

Should you wish to know more about the AMP Eligible Rollover Fund, contact an AMP Customer Service Officer on 131 267 for a copy of their Product Disclosure Statement or go to [www.amp.com.au](http://www.amp.com.au)

## Continuing your insurance

While you are an Associate and a member of the Plan, you are entitled to a death benefit. The Trustee funds (in part) death benefits through an insurance policy. Your entitlement under this insurance policy continues for 30 days from the day you cease employment with the Business.

Subject to some conditions, the MARP's insurer may offer you the option to take out death only insurance up to the level of the previous insured amount without medical evidence of health. Insurance cover is subject to a maximum of \$1 million. You need to take up this option with the insurer within 60 days after the day you leave the Business.

If you wish to exercise this continuation option please contact the MARP Helpline on **1300 665 314**.

## Protecting your privacy

Your Plan holds and uses personal information about you, such as your name, contact details (including address, phone number and email), date of birth, gender, occupation, salary, tax file number and any other required information, in order to provide your super benefits. This personal information may be disclosed as necessary to the Plan's administrator and professional advisers, insurers, Government bodies, employers, and other parties.

The Plan has a privacy policy that sets out in more detail the way your personal information is handled, including how we use it to keep you informed about the products and services available to you as a member of the Fund. If you would like a copy of the Plan's privacy policy, please contact the Plan's Privacy Officer, Mr Brendan McLoughlan or you can access a copy of the privacy policy on the Plan's website at [www.mars.superfacts.com](http://www.mars.superfacts.com) or by calling the Helpline.

**If you have a question about your benefits in the Mars Australia Retirement Plan**

Call the MARP Helpline on **1300 665 314**.

## Like to know more?

As a member of the MARP, you should already have a Member Booklet or Product Disclosure Statement containing information about your benefits and rules governing the Plan. You also receive an annual Benefit Statement containing important personal information about your benefits in the Plan.

Other documents relating to the Plan that are available for you to look at are:

- the trust deed
- the investment policy statement
- the latest audited accounts and auditor's report
- a copy of the latest actuarial report
- details of how the directors of the Trustee are elected and how they can be removed
- the enquiries and complaints procedure
- the privacy policy.

**Please note that the Trustee, its Directors and the Plan Secretary cannot give personal advice.**

**If you have a question about your benefits in the Plan, please contact the MARP Helpline.**

## If you have a problem...

Most queries can be sorted out over the phone, but if we are unable to help you immediately, you may be asked to put your question in writing and we will reply within 28 days.

If you are not satisfied with the response, you should write to your Complaints Officer, who will pass your complaint to the Trustee. You can expect a decision within 90 days.

The Trustee always seeks to resolve complaints to the satisfaction of all concerned and in the best interests of all members of the Plan. However, if you have followed the steps outlined above and are not satisfied with the outcome, you may be able to take the matter to the Superannuation Complaints Tribunal (SCT). The SCT is an independent body that aims to resolve certain types of superannuation disputes.

Any complaints must be lodged with the SCT within certain time limits. For more information about requirements and time limits, you can call the SCT on **1300 884 114**.

If the SCT accepts your complaint, it will try and help you and the Plan reach a mutual agreement through conciliation. If conciliation is unsuccessful, the complaint is referred to the SCT for a determination that is binding.

