

Accelerated Protection Policy
TOWER Protection Policy

PRODUCT UPGRADE GUIDE

November 2008



RUNNER UP
2008 Risk Company
of the Year



WINNER
2007 Risk Company
of the Year



WINNER
2006 Risk Company
of the Year



2007 Risk Insurer of the Year



IT'S ALL ABOUT CHOICE!

- committed to innovation
- award winning products
- extra benefits
- useful sales tools
- online and easy-to-use.

What's inside

What makes TOWER a great option for your clients?	3
The TOWER difference	5
Changes to the Accelerated Protection Policy	6
Changes to the TOWER Protection Policy	7
TOWER product comparison	8
Innovation in underwriting	13
Business rules	14
TOWER's awards	15

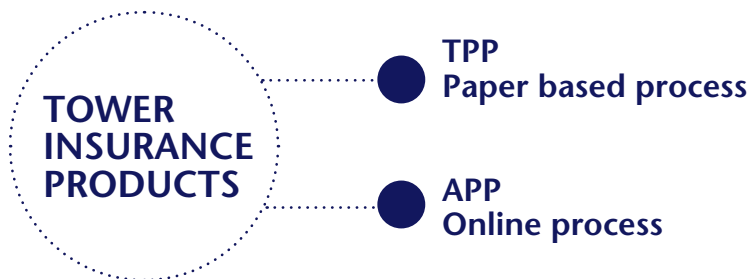
What makes TOWER a great option for your clients?

TOWER is committed to improving the quality of life insurance. Our product improvements will deliver benefits to your clients and provide choice and efficiencies for your business. 3

MORE FLEXIBILITY

TOWER provides you with the flexibility to choose how you do business, either online or using a paper application process, and without compromising product quality.

To write business online choose the **Accelerated Protection Policy (APP)**, it's fast and efficient. For paper based applications or business submitted via e-Application, choose the **TOWER Protection Policy (TPP)**.



WHY WE'RE SURE OUR PRODUCT IMPROVEMENTS OFFER THE RIGHT SOLUTIONS

As a valued business partner we highly regard your expertise. The feedback we receive from all advisers about our products and how we can make improvements that will benefit your clients and your business are a key component of our product development strategy. We value your expertise and input and would like to thank you for it.

MORE FLEXIBLE

You told us that our online Accelerated Protection Policy was a popular choice for younger clients with less complex needs. You also told us that you liked the process so much that you wanted to use it for all your clients.

The Accelerated Protection Policy has better features and is now suitable for clients of all ages.

ONLINE OR OFFLINE

You liked our Accelerate process so much you asked us to increase the product features of the linked Accelerated Protection Policy. Our TOWER Protection Policy remains a popular choice for clients with sophisticated financial and business needs but you no longer wanted to choose between product features and business process.

The Accelerated Protection Policy and the TOWER Protection Policy have been enhanced and are now more closely aligned. This means that you now have access to products designed to suit the diverse needs of both your clients and your business.

MORE CHOICE

You recommended that we make our products even more flexible by allowing superannuation contributions to pay for insurance premiums.

Superannuation ownership of the TOWER Protection Policy and the Accelerated Protection Policy has improved. Life cover, TPD, and income protection can now be accessed through the TOWER Superannuation Fund, a Self Managed Superannuation Fund (SMSF) or any other superannuation fund.

LET'S TAKE A LOOK AT WHAT TOWER HAS ACHIEVED

To fully appreciate the future it's necessary to understand the past

JULY 2007 – ACCELERATE

Launched Accelerate, the market leading online underwriting system supported by a revolutionary process that you won't find anywhere else.

AUGUST 2008 – INSURANCE THROUGH SUPERANNUATION

Launched facility to enable you to write retail style income protection insurance to age 65 through any superannuation fund.

SEPTEMBER 2008 – SPECIALIST FINANCIAL UNDERWRITING SERVICE

Launched a specialist financial underwriting service which allows you to take your large and complex cases out of the too hard basket and onto the books.

NOVEMBER 2008 – CLOSER ALIGNMENT OF THE POPULAR TOWER PROTECTION POLICY AND ACCELERATED PROTECTION POLICY

You and your clients will benefit from improvements to the features, benefits, premium rates and medical definitions of TOWER's multi-award winning products.

2009

NOW AND IN THE FUTURE – OUR COMMITMENT

IN 2009 WE WILL CONTINUE TO DEVELOP EVEN SMARTER SOLUTIONS THAT WORK FOR YOU, YOUR BUSINESS AND YOUR CLIENTS

THE TOWER DIFFERENCE

Our commitment to innovation means we regularly improve our products and services. This means your clients can feel confident that they are benefiting from the very best that we have to offer.

And, because we know getting the right financial advice is crucial, we aim to work with you in the ongoing support of your clients.

Our dedicated team of sales managers will work closely with you to understand how we can best help your business. In addition to providing you with a key point of contact with TOWER, our sales managers also have direct access to expert support and services from our resident specialists in:

- **technology**
- **tax**
- **technical support**
- **financial underwriting**
- **reinsurance.**

To find out more about how we can help you and your business, contact your sales manager today.

THE TOWER DIFFERENCE HAS BEEN RECOGNISED BY MONEY MANAGEMENT'S 2008 ADVISER CHOICE RISK AWARDS

**RUNNER UP –
RISK COMPANY OF THE YEAR
SILVER – DISABILITY
PRODUCT OF THE YEAR**

These adviser choice awards are voted on by you and we would like to thank you for your support. The awards are a testament to our investment in innovation and our ability to acknowledge, understand and develop reliable solutions.

And, the accolades don't stop there. Rice Warner Actuaries named the TOWER Protection Policy Gold Winner – Best Term and TPD Risk Insurance, and the Accelerated Protection Policy Bronze Winner – Best Income Protection Insurance at the Money Magazine Awards.

The Accelerated Protection Policy also recently won the Australian Banking and Finance Magazine Telstra Insurance Awards for Best Technology Innovation and Best Life Insurance Product.

CHANGES TO THE ACCELERATED PROTECTION POLICY

What has changed	Benefits for your clients	Benefits for you
Rates		
Level premiums for all insurance types	Long term savings on premiums	Option to tailor premiums dependent on the needs of your clients
Over 45s pricing improved for lump sum products	More affordable pricing	More attractive and affordable options for clients
Accident Benefit Option pricing reduced	More affordable for clients particularly blue collar clients	More reasons to extend client base to blue collar workers
TPD		
Stand-Alone TPD now available	Flexibility to structure TPD outside superannuation	Freedom of choice when it comes to structuring your clients' risk portfolios
Advancement Payment added for loss of a single limb or loss of one eye	Money available when clients need it most	Ability to offer products that meet real client needs
Long Term Care definition upgraded. Loss of limbs, total blindness and loss of independent existence now included	Offers improved protection at retirement age	Additional benefits available for clients approaching retirement age
Significant Cognitive Impairment now included in the TPD/Critical Illness Loss of Independent Existence definition	Offers improved protection at retirement age	Additional benefits available for clients approaching retirement age
Critical Illness		
Stand-Alone Critical Illness now available	Flexibility to structure Critical Illness outside superannuation	Freedom of choice when it comes to structuring your clients' risk portfolios
Angioplasty cap increased to \$50,000	More money when your clients need it most	Confidence that your insurance recommendations are backed by market leading products
Meningococcal disease and Pneumonectomy added as Critical Illness events	Comprehensive protection against modern day critical illnesses	Confidence that your insurance recommendations are backed by market leading products
Chronic Lung Failure Definition improved	Comprehensive protection against modern day critical illnesses	Confidence that your insurance recommendations are backed by market leading products
Income Protection (IP)		
Partial Disability definition improved	Easier to understand	Easier to educate clients
Waiting Period definition improved	Ability to return to work during the Waiting Period and still qualify for benefits	More flexible options
IP through TOWER Superannuation Fund now available in addition to SMSFs and Beacon ¹	Cash flow solution and tax-effective way to get IP through superannuation	Access to premium funding options
Death Benefit added to Income Protection Plan Standard	Additional Death Benefit at no extra cost	More overall comprehensive cover for clients within one simple product
Superannuation		
'Own Occupation' TPD available through TOWER Superannuation Fund	Ability to apply tax-effective strategies to offset the cost of cover	Access to more tax-effective insurance options

¹ Beacon Superannuation and Pension Service

TOWER PROVIDES FINANCIAL STRENGTH AND STABILITY

CHANGES TO THE TOWER PROTECTION POLICY

What has changed	Benefit for your clients	Benefits for you
Rates		
Multi-Benefit Discount for the Crisis Protection Plan has improved	Financial rewards for multiple product purchases	More attractive and affordable option for clients
Life Protection Plan (LPP)		
Financial Planning Benefit to offset the cost of financial planning	\$1,000 benefit to access financial advice when clients need it	Beneficiaries have an incentive to seek financial advice
Accommodation Benefit now available to cover the costs of accommodation for family members	Relieves the pressure of paying for accommodation when caring for a family member away from home	Your clients and their families won't have to pay for out-of-pocket accommodation costs
Crisis Protection Plan (CPP)		
Financial Planning Benefit and Accommodation Benefit introduced	\$1,000 benefit to access financial advice when clients need it	Beneficiaries have an incentive to seek financial advice
Angioplasty cap increased to \$50,000	More money when your clients need it most	Confidence that your insurance recommendations are backed by market leading products
Partial Benefits added for either loss of sight in one eye, loss of hearing in one ear or loss of a single limb	Money available when clients need it most	Ability to offer products that meet real client needs
Major Organ Transplant definition improved to cover patients on a transplant waiting list	Access to funds from the moment placed on waiting list	Ability to offer products that meet real client needs
The following disease definitions have been improved allowing a lump sum benefit to be paid upon diagnosis: <ul style="list-style-type: none"> • Motor Neurone Disease • Dementia and Alzheimers • Multiple Sclerosis • Muscular Dystrophy • Parkinson's Disease • Primary Pulmonary Hypertension 	Benefit available immediately upon diagnosis	Clients can offset any of the out-of-pocket expenses often associated with these degenerative diseases
Severe Burns definition improved and now provides cover when third degree burns occur to at least 50% of face or hands rather than 100%	Money available when clients need it most	Ability to offer products that meet real client needs
Intensive Care added as a crisis event	Money available when clients need it most	Ability to offer products that meet real client needs
Income Protection Plan (IPP)		
Waiting Period definition improved	Ability to return to work during the Waiting Period and still qualify for benefits	More flexible options
Death Benefit improved from three times to six times the monthly IP benefit payment	Additional increased Death Benefit at no extra cost	More overall comprehensive cover for clients within one simple product
Scheduled Illness Option improved	Access to lump sum payment up-front if the life insured suffers a listed Crisis Event	Ability to offer products that meet real client needs
Removed the maximum indexation increase limits	Access to higher sums insured	Additional financial protection and flexibility for your clients
Business Expense Plan (BEP)		
Removed the maximum indexation increase limits	Access to higher sums insured	Additional financial protection and flexibility for your clients

TOWER OFFERS FLEXIBILITY AND CHOICE

PRODUCT COMPARISON

Below are some of the similarities and differences between the Accelerated Protection Policy (APP) and the TOWER Protection Policy (TPP). The key differences have been highlighted in green making them easy to identify*.

ENTRY AGES

	Accelerated Protection Policy	TOWER Protection Policy
Life Insurance	Life Plan (Death) Benefit Stepped Premiums Death 16 -70 NB TPD 16 – 60 NB Level Premium Death & TPD 16 – 55 NB	Life Protection Plan Stepped Premium Death 16–75 NB TPD 16 – 60 NB Level Premium Death & TPD 16 – 55 NB
Total and Permanent Disability	TPD Benefit Stepped Premiums 16 – 60 NB Level Premium 16 – 55 NB	Life Protection Plan Stepped Premium 16 – 60 NB Level Premium 16 – 55 NB
Crisis/Critical Illness	Critical Illness Benefit Stepped Premium 16 – 60 NB Level Premium 16 – 55 NB	Crisis Protection Plan Stepped Premium 16 – 60 NB Level Premium 16 – 55 NB Child's Crisis 2-15 NB
Income Protection	Income Plan Standard and Income Plan Comprehensive Stepped Premiums 19 - 60 NB (classes 1, 1.5 and 2) 19 - 55 NB (for other classes) Level Premium 19 – 55 NB (All)	Income Protection Plan and Income Protection Plan Plus Stepped Premium 19 – 60 NB (AAA, AA+, AA) 19 – 55 NB (A, BBB, BB, B) Level Premium 19 – 55 NB (All)
Business Expenses	N/A	Business Expenses Plan Stepped Premium 19 – 60 NB (AAA, AA+, AA) 19 – 55 NB (A, BBB) Level Premium 19 – 55 NB (AAA, AA+, AA, A, BB)

*Key differences have been highlighted in green.

MAXIMUM SUMS INSURED

Maximum	Accelerated Protection Policy	TOWER Protection Policy
Life Insurance	\$2.5m	Unlimited death cover*
Total and Permanent Disability	\$2.5m	\$3m
Crisis/Critical Illness	\$1.5m	\$2m Child's Crisis: \$50,000 or \$100,000
Income Protection	\$15,000	\$30,000
Business Expenses	N/A	100% of eligible expenses

* Up to \$10m cover is available through TOWERnet. Unlimited cover can be arranged by your sales manager.

LIFE INSURANCE OR TERM INSURANCE

Pays a lump sum amount upon death or diagnosis of a terminal illness.

BENEFIT SUMMARY

Accelerated Protection Policy – Life Plan (Death)	TOWER Protection Policy – Life Protection Plan
<ul style="list-style-type: none"> • Death Benefit • Advanced Payment Benefit • Terminal Illness Benefit • Financial Planning Benefit • Accommodation Benefit • Guaranteed Future Insurability • Inflation Protection 	<ul style="list-style-type: none"> • Death Benefit • Advanced Payment Benefit • Terminal Illness Benefit • Financial Planning Benefit • Accommodation Benefit • Guaranteed Business Insurability • Guaranteed Personal Insurability • Inflation Protection • Premium Freeze Option

OPTIONAL BENEFITS

Accelerated Protection Policy	TOWER Protection Policy
<ul style="list-style-type: none"> • Waiver of Premium • Line of Cover 	<ul style="list-style-type: none"> • Premium Relief • Business Insurance Option

TOTAL AND PERMANENT DISABILITY

Pays a lump sum amount upon total and permanent disablement as a result of sickness or injury.

BENEFITS

Accelerated Protection Policy – Life Plan (Death)	TOWER Protection Policy – Life Protection Plan
<ul style="list-style-type: none"> • Available as a rider or Stand-Alone • TPD Benefit • Advanced Payment for TPD • Inflation Protection 	<ul style="list-style-type: none"> • Available as a rider or Stand-Alone or linked with different policy ownership • TPD Benefit • Advanced Payment for TPD • Inflation Protection • Premium Freeze Option

OPTIONAL BENEFITS

Accelerated Protection Policy	TOWER Protection Policy
<ul style="list-style-type: none"> • Death Buy Back on TPD • Double Benefit • 'Any' or 'Own' Occupation definitions 	<ul style="list-style-type: none"> • Death Buy Back on TPD • Premium Relief • 'Any' or 'Own' Occupation definitions

*Key differences have been highlighted in green.

CRISIS/CRITICAL ILLNESS

Provides a lump sum for a range of conditions.

BENEFITS

Accelerated Protection Policy – Critical Illness	TOWER Protection Policy – Crisis Protection Plan
<ul style="list-style-type: none"> • Available as a Rider or Stand-Alone • 38 conditions covered • Death Buy Back Option on Critical Illness • Advancement Benefit • Inflation Protection 	<ul style="list-style-type: none"> • Available as a Rider or Stand-Alone or linked with different policy ownership • 37 conditions covered • Death Buy Back Benefit • Advancement Benefit • Inflation Protection • Paralysis Support Benefit • Accommodation Benefit • Financial Planning Benefit • Premium Freeze Option

OPTIONAL BENEFITS

Accelerated Protection Policy	TOWER Protection Policy
<ul style="list-style-type: none"> • Critical Illness Buy Back Option 	<ul style="list-style-type: none"> • Death Benefit • Child’s Crisis Benefit • Premium Relief • Total and Permanent Disability Benefit • Advanced Payment for Cancer • Crisis Buy Back Option



TOWER IS THE ONLY ASX LISTED FINANCIAL COMPANY TO BE GIVEN AN UPGRADE BY STANDARD AND POOR’S IN 2008

*Key differences have been highlighted in green.

INCOME PROTECTION

Pays a monthly income amount if unable to work as a result of injury or illness.

	Accelerated Protection Policy	TOWER Protection Policy
Waiting Periods	14, 30, 90, 720 (Days)	2, 4, 8, 13, 26, 52, 104 (Weeks)
Benefit Periods	2, 5, 65 (Years)	1, 2, 5, 65, 70 (Years)

BENEFITS

Accelerated Protection Policy – Income Plan Standard and Comprehensive	TOWER Protection Policy – Income Protection Plan and Income Protection Plan Plus
Income Plan Standard <ul style="list-style-type: none"> • Total Disability Benefit (3 Tier Definition) • Partial Disability Benefit • Recurrent Disability Benefit • Concurrent Disability Benefit • Waiver of Premium • Inflation Protection • Recovery Support Benefit • Scheduled Injury Benefit • Death Benefit 	Income Protection Plan <ul style="list-style-type: none"> • Total Disability Benefit (3 Tier Definition) • Partial Disability Benefit • Recurrent Disability Benefit • Concurrent Disability Benefit • Waiver of Premium • Inflation Protection • Rehabilitation Expense Reimbursement • Scheduled Injury Benefit • Death Benefit • Elective Surgery Benefit • Extended Care Benefit
Income Plan Comprehensive <ul style="list-style-type: none"> • Total Disability Benefit (3 Tier Definition) • Partial Disability Benefit • Recurrent Disability Benefit • Concurrent Disability Benefit • Waiver of Premium • Inflation Protection • Recovery Support Benefit • Scheduled Injury Benefit • Death Benefit • Rehabilitation Benefit • Overseas Assistance Benefit • Bed Confinement Benefit • Accommodation Benefit • Carer's Benefit • Child Care Benefit • Child's Critical Illness Benefit 	Income Protection Plan Plus <ul style="list-style-type: none"> • Total Disability Benefit (3 Tier Definition) • Partial Disability Benefit • Recurrent Disability Benefit • Concurrent Disability Benefit • Waiver of Premium • Inflation Protection • Rehabilitation Expense Reimbursement • Scheduled Injury Benefit • Death Benefit • Elective Surgery Benefit • Extended Care Benefit • Rehabilitation Benefit • Overseas Assistance Benefit • Accommodation Benefit • Bed Confinement Benefit • Family Support Benefit • Housekeeper Benefit • Job Security Benefit • Involuntary Unemployment Benefit • Return to work Benefit

OPTIONAL BENEFITS

Accelerated Protection Policy – Income Plan Standard and Comprehensive	TOWER Protection Policy – Income Protection Plan and Income Protection Plan Plus
Income Plan Standard and Income Plan Comprehensive <ul style="list-style-type: none"> • Increasing Claims Option • Retirement Protection Option • Accident Benefit • Critical Illness • Indemnity Option 	Income Protection Plan and Income Protection Plan Plus <ul style="list-style-type: none"> • Increasing Claims Option • Retirement Protection Option • Disability Plus Option • Day One Accident Option • Scheduled Illness Option

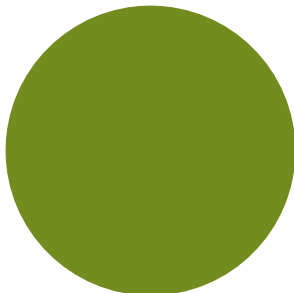
*Key differences have been highlighted in green.

BUSINESS EXPENSES (Not available under Accelerated Protection Policy)

Pays a monthly amount up to allowable business expenses if unable to work as a result of injury or illness.

BENEFITS

TOWER Protection Policy – Business Expense Plan
<ul style="list-style-type: none">• Must incur a net loss• Total Disability Benefit (3 Tier Disability Definition)• Elective Surgery Benefit• Inflation Protection Benefit• Lease Extension Benefit• Loss of Profits Benefit• Partial Disability Benefit• Payment Extension Benefit• Recurrent Disability Benefit• Waiver of Premium Benefit



WE ARE COMMITTED TO DEVELOPING AND IMPROVING OUR PRODUCTS, WHICH IS ONE OF THE REASONS WHY WE CONTINUE TO BE THE BEST OPTION FOR YOUR CLIENTS

*Key differences have been highlighted in green.

Innovation and Underwriting

Underwriting can be a long process especially when it comes to larger more complex cases. Our understanding of these difficulties has led us to develop underwriting approaches that we believe can help you write business faster and more easily.

And, the great news is that you get to choose the underwriting process that best suits you and your clients.

ACCELERATED UNDERWRITING

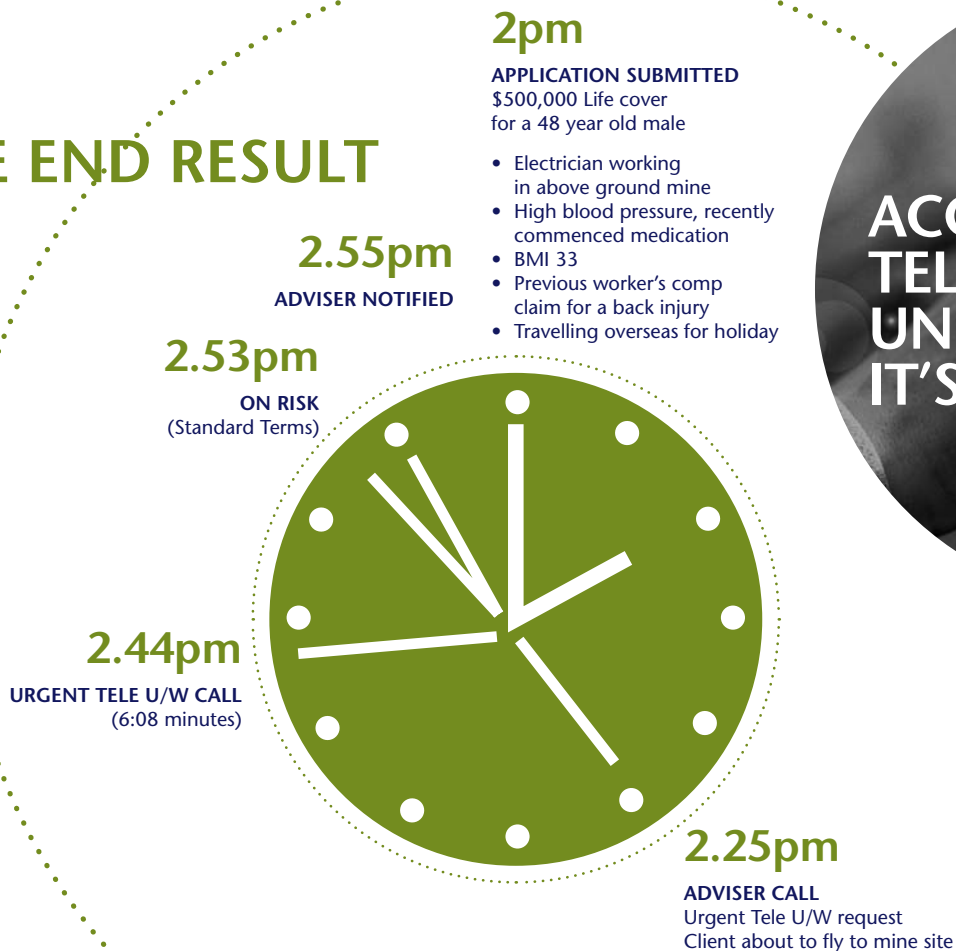
The philosophy that underpins our approach is simple. Accelerated underwriting minimises the need for medical evidence by relying whenever possible on the client's personal disclosures to make a decision.

Our underwriting process gives you more time, here's how:

- we reduce the underwriting process by minimising the need for mandatory PMARs
- Accelerate's online process can provide automatic underwriting decisions in many cases which means instant cover for your clients
- tele-underwriting used by our underwriters empowers them to make decisions on the spot
- clients receive a Customer Confirmation Pack outlining their policy and confirming their personal information.

13

THE END RESULT



Specialist Financial Underwriting

TOWER aims to be the underwriter of choice for large and challenging cases which involve more than:

- \$20,000 MB Income Protection
- \$2 million Business Expenses
- \$3 million Life
- \$2 million TPD
- \$1.5 million Crisis.

To help guide you through the difficult process of undertaking a financial pre-assessment, a large financial case or complex case, TOWER launched the new Specialist Financial Underwriting Service. You can now call our experts on **1300 4 FIN UW** (1300 434 689) from Monday to Friday, 9am to 7pm for help and advice.

Our expert financial underwriters have also developed an Income Protection Calculator that can provide insight into financial underwriting for your high-end clients. The calculator is simple. It allows you to follow the financial underwriting calculation process for benefits, such as the IP top up benefit, step-by-step, just like an underwriter.

DID YOU KNOW...

TOWER OFFERS A \$30,000 MONTHLY LONG-TERM BENEFIT WITH A 1-2 YEAR TOP-UP AVAILABLE?

TOWER PROTECTION POLICY BUSINESS RULES

When does the update apply?

- From Monday, 22 December only TPP applications from the PDS dated 17 November 2008 will be accepted.
- All TOWERnet quotes received on or after Monday, 17 November 2008 must be TOWERnet 8.2 quotes or they will be re-quoted as version 8.2.

Note: Series 28 e-Applications through TOWERnet 8.1 must be submitted to TOWER before Monday, 17 November 2008. Only Series 28 e-Applications processed under TOWERnet 8.2 will be accepted on or after Monday, 17 November 2008.

ACCELERATED PROTECTION POLICY BUSINESS RULES

When does the update apply?

The update applies to all policies submitted on or after 17 November 2008. Quotes and applications saved prior to 17 November 2008, but submitted after this date, will automatically receive the new rates and policy conditions.

UPGRADE FOR YOUR EXISTING CLIENTS

It is important that your current clients benefit from improvements to cover and product design. For this reason, all clients covered by an Accelerated Protection Policy will be automatically upgraded; enabling them to take advantage of increased features and benefits as well as premium reductions.

Clients with TOWER Protection Policies that took effect from between 2 April 2007 – 17 November 2008 will also receive the enhanced features and benefits at no extra cost.

Clients with in-force policies will be notified by mail of the changes at effective date, prompting them to contact their adviser or visit the TOWER or Accelerate websites.

Order your brochures online from our adviser website www.toweradviser.com.au

For full details of changes to the TOWER Protection Policy and Accelerated Protection Policy go to www.toweradviser.com.au or contact your sales manager.

TOWER'S TRACK RECORD SPEAKS FOR ITSELF..

15



Money Management Adviser Choice Risk Awards 2008

- Runner up – Risk Company of the Year
- Silver – Disability Product of the Year



Money Management Adviser Choice Risk Awards 2007

- Winner – Risk Company of the Year
- Gold – Term and TPD Product of the Year
- Gold – Disability Product of the Year



Money Management Adviser Choice Risk Awards 2006

- Winner – Risk Company of the Year



Smart Investor – Blue Ribbon Awards 2007

- Winner – Term and TPD Insurance
- Runner Up – Income Protection Insurance



Australian Banking and Finance Telstra Magazine Awards

- Best Technology Innovation – Accelerated Protection Policy
- Best Life Insurance Product – Accelerated Protection Policy



Money Magazine – Best of the Best 2008

- Gold Winner – Best Term and TPD Risk Insurance TOWER Protection Policy, Life Protection Plan
- Bronze Winner – Best Income Protection Insurance, Accelerated Protection Policy



Money Magazine – Best of the Best 2007

- Gold Winner – Best Term and TPD Risk Insurance

**NOW AND
IN THE FUTURE –
OUR COMMITMENT**
**IN 2009 WE WILL CONTINUE
TO DEVELOP EVEN SMARTER
SOLUTIONS THAT WORK FOR
YOU, YOUR BUSINESS AND
YOUR CLIENTS**

DISCLAIMER: This information has been prepared for use by financial advisers and is not intended to be provided to a client. It contains general information only and no individual's financial needs or objectives have been taken into account in the preparation of this material. Benefit exclusions and adjustments apply. A policy can only be effected after completion of a valid application. Prior to making any decision clients should read the Product Disclosure Statement.

Where a policy is structured through superannuation, in limited circumstances, benefits payable under the Policy could be withheld by the superannuation trustee due to superannuation laws or the governing rules of the superannuation fund.



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