

Bendigo SmartOptions Super[®]



Sandhurst Trustees

Product Disclosure Statement Dated 21 November 2016

This Product Disclosure Statement ('Statement' or 'PDS') is issued by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) ('Sandhurst', 'we', 'us' or 'our'), the trustee and the issuer of interests in Bendigo SmartOptions Super[®] ('the Plan').

Contents

1. About Bendigo SmartOptions Super	2
2. How super works	2
3. Benefits of investing with Bendigo SmartOptions Super	2
4. Risks of super	3
5. How we invest your money	3
6. Fees and costs	5
7. How super is taxed	6
8. Insurance in your super	7
9. How to open an account	8

Contact details

Sandhurst Trustees Limited
Bendigo SmartOptions Super
GPO Box 529
Hobart TAS 7001

Phone: 1800 033 426
Fax: 03 6215 5800

Email: superannuation@bendigobank.com.au
Our website: www.sandhursttrustees.com.au/super

Important information

This PDS is a summary of significant information relating to Bendigo SmartOptions Super and will help you decide whether this product will meet your needs.

It includes references to other important information included in reference guides titled the Bendigo SmartOptions Super Reference Guide ('Reference Guide'), Bendigo SmartOptions Investment Guide ('Investment Guide') and the Bendigo SmartOptions Super Insurance Guide ('Insurance Guide') that are taken to form part of this PDS. These references are indicated by an exclamation mark **!**

It is important that you consider this PDS in its entirety, including the other important information that forms part of this PDS, before making a decision to join the Plan.

The information in this PDS is general information only and does not take account of your personal financial situation or needs. You should assess your own objectives, financial situation and needs before deciding to acquire an interest in the Plan. Before making an investment decision, we recommend that you obtain financial advice tailored to your personal circumstances.

Information in this PDS is subject to change from time to time. Where the changes are not materially adverse, Sandhurst will make updated information available on our website.

You can obtain a paper copy of this PDS (including the Reference Guide, the Investment Guide and the Insurance Guide) and/or the updated PDS information free of charge by contacting our Client Services Team on 1800 033 426.

1. About Bendigo SmartOptions Super

Bendigo SmartOptions Super (USI STL0003AU) is part of the Bendigo Superannuation Plan (ABN 57 526 653 420) ('BSP') which was established by a trust deed dated 3 June 1988 (as amended from time to time). Sandhurst is the trustee of the Bendigo Superannuation Plan and issuer of this product.

Established in 1888, Sandhurst is a highly experienced provider of financial services aiming to create, enhance and protect wealth. Sandhurst offers a range of products and services including investment and funds management, superannuation (super), pensions, access to funeral bonds, the management of estates and trusts, and the provision of corporate trustee and custodial services.

Bendigo SmartOptions Super has been designed to provide super solutions to meet all stages of your life, whether you're starting out, doing business, looking to retire or in retirement.

Bendigo SmartOptions Super offers a wide range of investment options including over 50 managed funds (including annuity funds), a cash product, term deposits, S&P/ASX 200 listed securities and your Cash Account. Please refer to the section 'How we invest your money' for further information on the investment menu of the Plan.

We also offer a number of insurance options, including group life cover and access to individual insurance policies (also referred to as Retail Insurance policies), all with competitive premiums and fee structures.

You can also access your super account online so that you can keep up to date on how your super is going.

Accessing information

You can access additional information on both Sandhurst and its products on our website at www.sandhursttrustees.com.au/super, including (when made available) product dashboards for Bendigo SmartOptions Super, director details, executive remuneration disclosure and other governance documents.

2. How super works

Super is a long-term savings arrangement designed to provide you with an income in retirement. Super is partly compulsory in that most Australian employers are required to contribute 9.5% of an employee's ordinary time earnings, to a super fund of the employee's choice, or where an employee doesn't make a choice, to a MySuper product nominated by the employer (these contributions are known as Superannuation Guarantee or SG contributions). Most employees have the right to choose where their SG contributions are paid. To find out more visit www.ato.gov.au or www.moneysmart.gov.au.

There are different types of contributions available to you including additional employer contributions (e.g. salary sacrifice contributions), voluntary member contributions and government co-contributions. You may also be able to split particular types of contributions with your spouse, which would be paid into your spouse's super account.

The taxation (tax) savings in super are provided by the Government. However, there are limits that apply to contributions to, and withdrawals from, super funds. There are also limits on the amount of voluntary contributions you can make.



You should read the important information about 'How super works' before making a decision. Go to the 'How super works' section of the Reference Guide, located at

www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to 'How super works' may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with Bendigo SmartOptions Super

By joining Bendigo SmartOptions Super, you will be offered a range of benefits:

- **Family fee aggregation:** You may potentially reduce the Administration Fee payable by linking your account with up to three other Bendigo SmartOptions accounts. For further information on family fee aggregation, please refer to the 'Fees and costs' section of the Reference Guide.
- **Comprehensive insurance options:** A comprehensive menu of insurance options is available to eligible members ranging from Death Only, Death and Total Permanent Disablement (TPD) and Income Protection. You can also access selected Retail Insurance policies through your super account.
- **Flexible investment choices:** You can choose from over 50 managed funds (including annuity funds), a cash product, term deposits, S&P/ASX 200 listed securities as well as increase the amount allocated to your Cash Account.
- **Rollovers:** The Plan accepts rollovers from other super funds. Transferring existing super benefits allows you to consolidate your super, providing easier administration and reporting of your benefits, and possibly reduced fees and costs.
- **Bendigo SmartOptions Online:** You can view, monitor and amend your account details and switch investments via our secure online website.
- **Keeping you informed:** An annual statement is issued to you each year. Your annual statement sets out your account balance and summarises transactions that occurred during the period including any fees, costs and taxes deducted. You can elect via our secure online website – Bendigo SmartOptions Online, to receive your annual statements electronically. If you elect to receive your annual statements electronically, we will send them to your nominated email account until you tell us otherwise. An annual report which includes financial, management and investment information for the Plan is prepared as at 30 June each year and a copy is made available to you via our website or you can request a copy to be sent to you. You may also arrange to view copies of the audited accounts, the auditor's report and the Trust Deed.

- **Customer care:** Our Client Services Team can provide you with any help you need understanding the Plan or, if you need personal financial advice, we can refer you to a Bendigo financial planner.
- **Appointment of representative (financial adviser authority):** If you are investing through a financial adviser, then your financial adviser and their staff (your financial adviser) are automatically authorised to operate your account and to give certain instructions on your behalf in relation to your account to us by any method acceptable to us, including electronically.

For example, your financial adviser may submit switching or portfolio reweight instructions and/or establish or change your Standing Instructions. Your financial adviser may also apply for Family Fee Aggregation (refer to the 'Fees and costs' section in the Reference Guide for more information) on your behalf using Bendigo SmartOptions Online.

This authority restricts your financial adviser from withdrawing any funds from your account, providing or changing your bank account details held on file, or signing any form on your behalf where the law, an external party or Sandhurst requires your signature.

There are also other instructions which we will not accept from your financial adviser. Refer to the 'Appointment of Representative (financial adviser authority)' in the 'Member Declaration' section on the Application Form or the Appointment of Representative (financial adviser authority) Form on our website for more information.

4. Risks of super

All investments carry risks including the potential for loss of income or capital, a less than expected rate of return or a delay in payment. Different investment strategies may carry different risks, depending on the assets that make up the investment strategy. Assets with the highest expected long-term returns may also carry the highest level of short-term risk.

Other risks relevant to the Plan and super generally include:

- The value of investments will vary over time.
- Returns are not guaranteed and you may lose some of your money. In particular, if you leave the Plan within a few years of joining, you may get back less than the amount you contributed because of low or negative investment returns, and the impact of fees, charges and taxes.
- The level of returns will vary, and past performance is not a reliable indicator of future performance.
- Super and/or taxation laws could change in the future, which may affect the value of your super and/or the ability to access your benefit.
- The amount of your future super savings (including contributions and returns) may not be enough to provide adequately for retirement.

It is not possible to identify every risk factor relevant to the Plan. The level of risk for each person will vary depending on a range of factors, including:

- age;
- investment time frames;
- where other parts of the person's wealth are invested; and
- the person's risk tolerance.

You should consider consulting with a financial adviser to properly understand the risks associated with the Plan, the investments that make up your super and your attitude to investment risk.



You should read the important information about 'Risks of super' before making a decision. Go to the 'Risks of super' section of the Reference Guide, located at www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to the 'Risks of super' may change between the time you read this Statement and the day when you acquire the product.

5. How we invest your money

The investment menu has been designed to offer you choice and flexibility. How you invest will depend on your personal circumstances and your risk profile. Whether you choose to invest in a single investment option or a combination of investments, you can switch your investments at any time.

In Bendigo SmartOptions Super you are required to maintain a Cash Account with a default minimum of 1.5% of your account balance for operational reasons such as the payment of fees and insurance premiums, if applicable.

You have the ability to increase the allocation to the Cash Account and/or choose to invest in a range of investment options with differing risk and return profiles, including a cash product, a choice of managed funds (including annuity funds), term deposits and S&P/ASX 200 listed securities.

You must make an investment choice when you join the Plan by providing a Deposit Instruction, otherwise your application may not be accepted (refer to the Investment Guide for further information on your Deposit Instruction).

Types of investment options

- Managed funds:
 - Multi-asset class funds - managed funds that invest in a combination of asset classes and may have a pre-determined asset allocation.
 - Single-asset class funds - managed funds that invest in a single-asset class, for example cash, Australian shares, or a particular segment of an asset class, such as Australian shares in small companies.
 - Annuity funds – managed funds that predominantly invest in annuities. An annuity is a life insurance contract that provides a series of regular payments received for an agreed period of time in return for the payment of a lump sum of money.
- Cash (Adelaide Cash Management Account and the Cash Account) - the underlying assets are on deposit with an authorised deposit-taking institution chosen by Sandhurst.
- Term deposits – a deposit held at a financial institution that provides a fixed rate of return for a nominated period of time.
- S&P/ASX 200 listed securities – listed securities available on the S&P/ASX 200 as at the time of purchase (updated quarterly). These listed securities are valued according to the quoted market prices from the Australian Securities Exchange.

The following table describes the key features of Bendigo Balanced Wholesale Fund.

Bendigo Balanced Wholesale Fund			
Investment return objective	To deliver investment returns after fees in excess of 3% above inflation over a full market cycle (typically 7 to 10 years). Inflation is measured by the Australian Consumer Price Index as published by the Australian Bureau of Statistics.		
Investment strategy	<p>To invest via a selection of high quality investment managers that specialise in managing specific asset classes.</p> <p>The responsible entity will select investment managers to invest the fund's assets across a variety of asset classes constructing the investment portfolio in a manner that it believes will meet the investment return objective.</p> <p>Sandhurst is the fund's responsible entity. To view the details of investment managers selected by the responsible entity, please refer to Sandhurst's website at www.sandhursttrustees.com.au.</p>		
Target asset allocation	The neutral position of the fund is 60% growth assets and 40% defensive assets.		
		Min	Max
	Australian shares	10%	40%
	International shares	10%	40%
	Property & infrastructure	0%	20%
	Fixed interest	10%	50%
	Alternatives	0%	20%
	Cash	5%	30%
Investment timeframe	Recommended for at least a four year investment period.		
Type of investor to whom this investment is suited	This fund is intended to suit an investor primarily seeking capital growth and regular income from a diversified portfolio of growth and income generating assets.		
Risk level (using a Standard Risk Measure)	Medium to high (Risk band 5)		

For details of the key features of all the other investment options and further information on the operation of your Cash Account and the Standard Risk Measure, please refer to the Investment Guide.

Warning: when it comes to choosing your investment option/s, you should consider:

- the likely investment return;
- the risk; and
- your investment timeframe.



You should read the important information about 'How we invest your money' before making a decision. Go to the Investment Guide, located at www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to 'How we invest your money' may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs

Our fees and costs disclosure is prepared in accordance with ASIC Class Order 14/1252.

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.*

TO FIND OUT MORE

If you would like to find out more, or see the impact of fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a super calculator to help you check out different fee options.

**This text is required by law to be included in all PDSs. However the Plan's fees and costs are not negotiable.*

This document shows the fees and costs that you may be charged. These fees and costs may be deducted directly from your money, from your returns on your investment or from the assets of the Plan as a whole.

This fees and costs information can be used to compare costs between different super products.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you.

Taxes are set out in another part of this PDS.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

All the fees and costs shown in this section include stamp duty and GST, less any applicable reduced input tax credits, unless otherwise stated.

The fees and costs will depend on each investment option you select. The fees and costs for each particular investment option offered by the fund are set out in the relevant disclosure document available on our website and should be read in conjunction with the below.

Bendigo Balanced Wholesale Fund			
TYPE OF FEE OR COST	AMOUNT		HOW AND WHEN PAID
Investment fee	Nil		Not applicable
Administration fee	Account balance	Fee	The tiered fee is calculated daily on your account balance. It is charged monthly in arrears and is deducted from your Cash Account at the end of each month (or upon exit if earlier). The minimum administration fee is calculated monthly in arrears. If it is greater than the tiered fee calculated above, the minimum amount is deducted from your Cash Account at the end of the month (or upon exit if earlier). Where you are only a member for a portion of the month, the minimum fee will be charged on a pro-rata basis.
	Up to \$250,000	0.70% p.a.	
	From \$250,001 to \$500,000	0.50% p.a.	
	From \$500,001 to \$1,000,000	0.20% p.a.	
	Above \$1,000,000	Nil	
	The above tiered fee is subject to a minimum fee of \$480 p.a.		
Buy-sell spread	Nil at Plan level*		Not applicable
Switching fee	Nil		Not applicable
Exit fee	Nil		Not applicable
Advice fees <i>Relating to all members investing in a particular MySuper product or investment option.</i>	Nil		Not applicable
Other fees and costs	Refer to the 'Additional explanation of fees and costs' section below		
Indirect cost ratio**	Nil at Plan level**		Not applicable

* Please note the buy-sell spread is not charged at Plan level but is charged at the level of the investment. To determine the buy-sell spreads that apply to a specific financial product that is available as an investment option (i.e. an investment option that is not the Cash Account), refer to the relevant disclosure document(s) available on our website.

** While there is no indirect cost ratio applied at the Plan level, where you choose a specific financial product that is available as an investment option (i.e. an investment option that is not the Cash Account), it is important to also consider the fees and costs that apply at the level of the investment (e.g. the management costs and transactional and operational costs for the managed fund options), to fully understand the fees and costs that apply when investing in the chosen investment option through the Plan. Refer to the relevant disclosure document(s) available on our website for the fees and costs that relate to the specific financial product.

Additional explanation of fees and costs

Insurance fees

There are costs associated with insurance cover, which are paid in the form of insurance premiums. Insurance premiums are paid from your account.

Member Advice Fee

Warning: If you consult a financial adviser additional fees may be payable to them. Please refer to the Statement of Advice your financial adviser provides you for the details of any agreed fees which may be deducted from your account.

Family Law Fees

Fees may also apply where you request information from us under the provisions of the Family Law Act 1975. Please refer to the Reference Guide for further information.

Changes to fees

Sandhurst may change the fees and costs at any time without your consent. You will be given at least 30 days' notice of any increase in fees (unless the increase is as a result of an increase in costs to the Plan).

Example of annual fees and costs

This table gives an example of how the fees and costs for the Bendigo Balanced Wholesale Fund investment option can affect your super investment over a one year period. You should use this table to compare this super product with other super products.

Example: Bendigo Balanced Wholesale Fund		Balance of \$50,000
Investment fees	NIL	For every \$50,000 you have invested in the super product you will be charged \$0 each year.
PLUS Administration fees	Up to \$250,000	0.70% p.a.
	Subject to a minimum fee of \$480 p.a.	
PLUS Indirect costs for the super product	Nil**	And, you will be charged \$480 [^] in administration fees.
		And, indirect costs of \$0 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$480* for the super product.

*Additional fees may apply. And, if you leave the super entity, you may be charged an **exit fee** of Nil and a **buy-sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy-sell spread** for exiting is Nil at Plan level*** (this will equal to Nil for every \$50,000 you withdraw).

** While there is no indirect cost ratio that is applied at the Plan level, where you choose a specific financial product that is available as an investment option (i.e. an investment option that is not the Cash Account), it is important to also consider the fees and costs that apply at the level of the investment (e.g. the management costs and transactional and operational costs for the

managed fund options), to fully understand the fees and costs that apply when investing in the chosen investment option through the Plan. Refer to the relevant disclosure document(s) available on our website for the fees and costs that relate to the specific financial product.

*** The buy-sell spread is not charged at Plan level but is charged at the level of the investment. To determine the buy-sell spread that applies to a specific financial product that is available as an investment option (i.e. an investment option that is not the Cash Account), refer to the relevant disclosure document(s) available on our website.

[^] The actual amount of the administration fee will depend on your account balance, the minimum administration fee and any family fee aggregation.

There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on your account balance. Go to www.moneysmart.gov.au.



You should read the important information about 'Fees and costs', including the definitions of the different fee types, before making a decision. Go to the 'Fees and costs' section of the Reference Guide, located at www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to 'Fees and costs' may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed

Tax may apply to contributions, investment earnings and withdrawals. Generally, any taxes applicable to super are at a concessional (lower) rate. In most cases, Sandhurst deducts tax and remits it to the Australian Taxation Office on your behalf.

Contributions: concessional contributions are subject to contributions tax of 15% and depending on the level of your income an additional 15% tax may also apply. Non-concessional contributions are generally not subject to tax in the Plan. Taxes may apply to transfers of super into the Plan from an untaxed source (e.g. certain public sector schemes).

Warning: There are limits on the amount of contributions you can make to super each financial year. You may pay extra tax if these contribution limits are exceeded.

Investment earnings: net investment earnings are taxed at a maximum rate of 15% (the actual rate may be less due to tax credits or other rebates available to the Plan).

Warning: You should provide your tax file number (TFN) when acquiring this product. You are not obliged to provide your TFN to Sandhurst. If you do not provide your TFN when you join the Plan, there may be adverse consequences (e.g. higher tax may apply to your concessional contributions, the Plan will be unable to accept member contributions for you, the tax on super benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your super). Further information about tax is available from www.ato.gov.au.

Withdrawals: the amount of any tax you pay on withdrawals will depend on your age at the time of payment and the tax components that make up your benefit.

If you are under the age of 60 you will not pay tax on any tax-free components. The amount of tax payable on any taxable components will depend on your age and the amount of the benefit.

If you are aged 60 or over withdrawals from your account will generally be tax-free.



You should read the important information about 'How super is taxed before making a decision. Go to the 'How super is taxed' section of the Reference Guide, located at

www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to 'How super is taxed' may change between the time when you read this Statement and the day when you acquire the product.

8. Insurance in your super

The Plan offers insurance that can cover you for unexpected events that can affect you, your family and your future retirement plans. It is not compulsory to take out insurance cover.

What cover is available?

You can choose to obtain insurance cover through the Plan via group insurance policies which Sandhurst has entered into with TAL Life Limited (TAL) ABN 70 050 109 450, AFSL 237848 or you may choose to purchase cover from selected Retail Insurance policies using your super benefits.

Retail cover

If you wish to apply for insurance cover via one of the Retail Insurance policies, you will need to do so under the relevant product disclosure statement for such policy, which will include the details of the offer, the costs and the relevant terms and conditions. There are consequences of having such policies held through super rather than directly, such as the ability to be able to claim tax deductions for premiums paid and the payment of insurance proceeds being preserved within the fund as required by super law. Speak to your financial adviser for more information on the current Retail Insurance policies available for selection or refer to our website. A copy of the PDS for each Retail Insurance policy is available from your financial adviser and free of charge from our website.

Group cover

The following types of cover are available under the group insurance policies:

- Death Only cover (including Terminal Illness cover) (if you are aged 15 to 69);
- Death and Total and Permanent Disablement (TPD) cover (if you are aged 15 to 64); and/or
- Income Protection cover (so long as you are working 15 hours or more a week) (if you are aged 15 to 64).

The maximum amounts of insurance cover available are as follows:

- Death cover: Unlimited
- Terminal Illness cover: \$5,000,000
- TPD cover: \$5,000,000
- Income Protection cover: the lesser of:
 - 1) the benefit accepted by TAL; or
 - 2) 75% of Earned Income (as defined in the Insurance Guide) plus super contribution benefit (up to 10% of Earned Income); or
 - 3) \$30,000 per month.

There are costs associated with insurance cover, which are paid in the form of insurance premiums. Insurance premiums are paid from your account.

You can apply for insurance cover to suit your personal circumstances. Insurance cover is fully underwritten, and therefore you will need to provide evidence of your health (refer to "How do I apply for group cover" below). You have the following options to tailor your cover:

- apply for Death Only or Death and TPD cover;
- apply for Income Protection cover;
- transfer your existing cover into the Plan from another insurance policy, subject to conditions (this can be added to your cover); and/or
- apply for additional cover based on a life event.

Warning: Further information about the cost, and the terms and conditions (including any exclusions) of insurance cover under the group insurance policies including eligibility for, and cancellation of insurance, can be found in the Insurance Guide available on our website. This information may affect your entitlement to insurance cover, and should be read before deciding whether insurance in the Plan is appropriate for you.

How do I apply for group cover?

To apply for group cover, you will need to supply evidence of health by completing the Insurance Application and Personal Health Statement Form which is contained in the 'Bendigo SmartOptions Super Application Booklet' or available on our website. Alternatively you can complete the Insurance Online application process with your financial adviser or complete a tele-interview with TAL (which must be organised by your financial adviser). In addition, you may be asked to provide additional information as requested by TAL. Insurance cover only commences once TAL has accepted your application.



You should read the important information about 'Insurance in your super' before making a decision. Go to the Insurance Guide, located at www.sandhursttrustees.com.au/PDS/SmartOptions. The material relating to 'Insurance in your super' may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

Complete the Bendigo SmartOptions Super Application Form (Application Form) which accompanies this PDS. The Application Form is available on our website. It is also contained in the 'Bendigo SmartOptions Super Application Booklet' which also contains an Investment Instruction Form, Insurance Application and Personal Health Statement Form, a Binding Death Benefit Nomination Form and a Request to Transfer Form. Please submit the completed forms to us in accordance with the forms' instructions.

Cooling-off

If you change your mind, you may write to us and request cancellation of your application. The request must be received within 14 days from the earlier of:

- the time you receive written confirmation of the opening of your account; or
- five days after the opening of your account.

The amount refunded will be adjusted to take account of any increases or decreases in the value of the investments you have selected, any tax payable and any reasonable administration expenses. Please note, you cannot exercise your cooling off rights if you make any transactions on your account during the cooling off period.

Complaints

If you have a complaint about the operation or management of the Plan, you should call 1800 033 426 or write to:

Superannuation Enquiries Officer
Bendigo SmartOptions Super
GPO Box 529
Hobart TAS 7001

All complaints will be handled in a courteous and confidential manner and will be properly considered and dealt with within the time required under super law. Once we have investigated your complaint, you will receive a written reply explaining our decision.

If you are not satisfied with this decision, or the complaint is not dealt with within 90 days, you may contact the Superannuation Complaints Tribunal on 1300 884 114.