

**VIRGIN SUPERANNUATION
ABN: 88 436 608 004**

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by Trust Company Superannuation Services Limited (Trustee)(ABN 49 006 421 638; AFS Licence No. 235153; RSE Licence No. L0000635) and should be read together with the information contained in the Product Disclosure Statement, the Virgin Super Personal Guide, dated 1 July 2008.

Since we issued our Product Disclosure Statement in July 2008, we have made a minor change to how we do things here at Virgin Super. This SPDS will help you understand what has changed and how this affects you!

Why are we making this change?

We're making this change because we want to make sure you understand how we administer Virgin Super.

What's changed?

We're updating the paragraph, "Deduction of tax from contributions" on page 22 of the Virgin Super Personal Guide as follows:

What it said before	What it says now
<p>Deduction of tax from contributions</p> <p>Each time taxable contributions or other amounts (eg. employer contributions) are paid into Virgin Super, we put aside the tax owed in an account and forward it to the ATO once a month. Interest accrued on the account is used to benefit our members. For more information about tax payable on contributions see the Tax Stuff section.</p>	<p>Important "behind-the-scenes" info</p> <p>Every time your employer makes a contribution for you, we're required to deduct tax from that contribution at the rate of 15%. This tax is transferred and held in a special account (the "Tax Provision Account") until the monthly payment is made to the Australian Taxation Office. While this money is in the Tax Provision Account, it earns interest.</p>

What does this have to do with me?

This interest will be put to good use now and in the future and used to pay for expenses that have to do with the administration and management of Virgin Super, such as system upgrades to meet new legislative requirements. This means we don't have to pass these costs onto you.

Dated 26 January 2009