

# Keep a grip on your super

SEPTEMBER 2014

## Why consolidate your super?

Do you have multiple super accounts? Having more than one super account is not only confusing, it may also make it hard for you to see just how much super you've got.

Consolidating your super accounts has a number of benefits:

- with only one account, it is easier for you to manage your investment strategy to reach your retirement goals,
- one super fund means one set of fees, not several, which may make a significant difference to your retirement savings over time, and
- you'll spend less time managing multiple accounts so you can concentrate on tracking the progress of your super.

You can now rollover your other accounts to the ANZ Staff Scheme **online**.

## Consolidate your super online

Consolidating your super with the ANZ Staff Scheme is easy. You can rollover any of your other super accounts via the secure section of the Scheme's website [www.anzstaffsuper.com](http://www.anzstaffsuper.com). After you sign into your member account, go to the "Rollover/Transfers-in" page under the "Contributions" tab and click on the "Online rollover request" link and follow the four easy steps to lodge your request.

You should contact ANZ Staff Super on **1800 000 086** if you need any assistance to arrange your rollover.

## Why the ANZ Australian Staff Superannuation Scheme?

When you are with the ANZ Staff Scheme, you join over 32,000 others who have made the same choice. The Scheme has over \$3.2 billion in assets, achieves competitive returns and is managed by a Trustee with extensive experience in superannuation management.

The Scheme offers a number of attractive features for members. These include:

- the choice of one or a combination of the Scheme's four investment options: Aggressive Growth, Balanced Growth (the Scheme's MySuper option), Cautious or Cash. Each option has a different investment and risk profile so you can choose the one that best suits your needs,
- unitised investments with unit prices declared weekly,
- insurance options with competitive premiums,
- competitive administration and investment fees,
- no entry, exit, transfer, withdrawal, rollover, investment switching or contribution fees,\*
- flexible options such as spouse accounts and account based pensions
- an interactive website (including a mobile friendly version) where you can access your account information in a secure section, you can change your investment options and beneficiaries and you can also request to rollover your other super online,
- regular newsletters to keep you up to date on current superannuation issues and the latest investment returns, and
- a say in the running of the Scheme via Trustee elections.

\* For Section A, an account management fee (or administration fee) of 0.15% p.a. of your account balance up to \$500,000 applies. For 2014, a rebate of 0.05% p.a. of your account balance up to \$500,000 applies meaning the net account management fee for 2014 is 0.10% p.a. of your account balance up to \$500,000. The rebate is reviewed annually. Different account management fees apply for other membership sections. See the relevant Product Disclosure Statement for details.

Investment management fees are based on the actual investment-related costs incurred and vary from year to year. For example, the investment management fees for 2013 ranged from 0.05% p.a. to 0.38% p.a. of account balances depending on your investment options. These fees are deducted from investment earnings before the unit prices are declared.

Check your Product Disclosure Statement at [www.anzstaffsuper.com](http://www.anzstaffsuper.com).

### Your partner for a lifetime of super choices

You can stay with the ANZ Staff Scheme even when you change jobs. Better still, after retirement, the Scheme provides retirement income options and services to meet your needs — so you truly can stay with one partner for your super needs.

## Questions you may have

### What information will I need to make an online rollover request?

Your other fund's member statement will provide the details you'll require i.e. the fund name or ABN and your membership or account number. You'll also need to provide your Tax File Number (TFN) which will be used as your proof of identity.

### How long will it take for the rollover to take place?

If you submit your rollover request online, your rollover will typically be received within three business days of your other fund receiving the request provided your other fund can match the personal details and Tax File Number you've provided. If your other fund is unable to match your details, you may need to provide certified proof of identity to your other fund before your rollover can be processed.

When we receive your rollover from your other fund, we will send you a letter to confirm its arrival and investment in the Scheme.

### Will I need to provide my other fund with any information?

If your other fund can match your personal details and TFN provided by ANZ Staff Super you won't need to provide any further information. However, if your details don't match, you may need to provide certified proof of identity to your other fund before your rollover request can be processed.

### Is there anything else I should be aware of?

If you don't provide your TFN, your rollover request can't be processed electronically and your contributions may be taxed at the highest marginal tax rate.

You should make sure you understand any impact the rollover may have in respect of any insurance benefits or exit fees associated with the rollover.

## Contact details

### Write to

GPO Box 4303  
Melbourne VIC 3001

### Email

[anzstaffsuper@superfacts.com](mailto:anzstaffsuper@superfacts.com)

### Phone

1800 000 086  
or +61 3 8687 1829 from overseas

### Fax

03 9245 5827

### Website

[www.anzstaffsuper.com](http://www.anzstaffsuper.com)

Important notice: In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in the ANZ Australian Staff Superannuation Scheme ("Scheme") are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.