

Leaving ANZ – Why not take us with you?

If you decide to stay with ANZ Staff Super we want to ensure that you are covered in case of emergency even if you stop working with ANZ.



From 1 October any ANZ Staff Super member that ceases employment with ANZ and stays with ANZ Staff Super will retain their Total and Permanent Disablement (TPD) Cover. These new arrangements are due to kick in from 1 January 2018, however we wanted to ensure that any ANZ Staff Super member leaving ANZ before the end of the year can stay in the Employee Section until the changes come into effect on 1 January.

What are the new arrangements?

From 1 January 2018 (and any employee leaving from 1 October):

- **Transferring members keep their TPD cover.** If you leave ANZ you'll transfer from the Employee Section to the Personal Section and you will retain your existing death and TPD cover levels. Previously only death cover was retained. The 30% rebate on premiums will continue to apply
- **Existing Personal and Partner section members with death cover can apply for TPD cover** at the same level as their Death cover, or apply for a higher level of both Death and TPD cover (subject to underwriting). For example, if your death only cover is currently \$300,000 you can apply for \$300,000 TPD cover or to increase your cover to \$400,000 for both death and TPD.
- **Existing Personal and Partner members with no cover** can apply for death and TPD cover (subject to underwriting).

These great initiatives leverage the excellent partnership between **ANZ Staff Super** and our insurer **OnePath Life**.

If you want to know more about your insurance cover with ANZ Staff Super visit www.anzstaffsuper.com or call us on 1800 000 086.

Why stay with ANZ Staff Super

By staying with ANZ Staff Super, you'll continue to benefit from:

- membership of one of Australia's largest corporate super funds
- competitive administration and investment fees

- a choice of investment options that can be mixed and matched
- continued death and Total and Permanent Disablement (TPD) insurance cover (where applicable)
- pre-retirement and retirement pension options
- web and mobile access to your account details; and
- access to limited personal financial advice about your Scheme options from ANZ Staff Super financial advisers*.

Plus, you'll avoid the hassle of having multiple super funds (and paying multiple sets of fees!).

Your options for staying with ANZ Staff Super include:

1. Going to a new employer

You can ask your new employer to pay your super contributions into your account. It's easy! All you need to do is complete the 'choice of fund election' form (located on the ANZ Staff Super website) and give it to your new employer.

2. Ready to retire

If you're leaving ANZ to move into retirement and have \$25,000 or more in your account, our pension options mean you can stay with the Scheme and convert your super into a regular income in retirement.

Talk to an ANZ Staff Super financial adviser* on 1800 000 086 for advice over the phone.

We're here to help!

Remember, we're here to help you. To find out more about keeping your super with us when you leave ANZ, call ANZ Staff Super on **1800 000 086**.

You can also contact us at:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001

Telephone: 1800 000 086
Outside Australia: +61 3 8687 1829
Website: www.anzstaffsuper.com
Email: anzstaffsuper@superfacts.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 Scheme are issued by ANZ Staff Superannuation (Australia) Pty Ltd ABN 92 006 680 664 AFSL 238268, the Trustee of the ANZ Australian Staff Superannuation Scheme ABN 63 810 127 567. You should consider the relevant Product Disclosure Statement before making a decision in relation to a financial product.

* The Trustee has entered into an agreement with Australia and New Zealand Banking Group Limited (ANZ) under which ANZ's financial advisers have been engaged to provide Scheme members with general or limited personal financial advice about options available within the Scheme over the phone for no extra charge. If you require more complex personal advice, you'll be given the option of receiving comprehensive personal advice from an ANZ financial adviser and ANZ will charge you a fee for this advice. These financial planning services are provided by ANZ's financial advisers under ANZ's Australian Financial Services Licence AFSL 234527. Any advice provided by ANZ's financial advisers is not provided or endorsed by the Trustee and is not provided under the Trustee's AFSL.