



# KEEP A GRIP ON YOUR SUPER

MAY 2019

## 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 ANZ Staff Super **online**.

## CONSOLIDATE YOUR SUPER ONLINE

Consolidating your super with ANZ Staff Super is easy. You can rollover any of your other super accounts via the secure section of ANZ Staff Super's website [www.anzstaffsuper.com](http://www.anzstaffsuper.com). After you sign into your member account, go to the **Find my super** page on the navigation ribbon.

You can do a search of the ATO to find any other super accounts you may have. In just a few minutes, you'll see the details of your other super if you have any. To request an online rollover, simply select the account you want to roll over, including the amount, and hit **Go** at the bottom of the page.

Contact the Helpline on 1800 000 086 if you need any help with consolidating your super.

## NEED ADVICE ABOUT CONSOLIDATING?

If you need advice about consolidating your super, you can speak to an ANZ Staff Super financial adviser\* at no extra cost by calling the Helpline.

## WHY ANZ STAFF SUPER?

When you are with the ANZ Staff Super, you join over 30,000 others who have made the same choice. ANZ Staff Super has over \$5.0 billion in assets, achieves competitive returns and is managed by a Trustee with extensive experience in superannuation management.

ANZ Staff Super offers a number of attractive features for members. These include:

- the choice of one or a combination of ANZ Staff Super's four investment options: Aggressive Growth, Balanced Growth (ANZ Staff Super'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 partner accounts and account based pensions
- an interactive mobile-responsive website where you can access your account information securely. You can change your investment options and beneficiaries and you can also search the ATO records for other super and request to roll it over 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 ANZ Staff Super via Trustee elections.

\* For the Employee Section, an account management fee (or administration fee) of 0.11% p.a. of your account balance up to \$500,000 applies. A rebate of 0.03% p.a. of your account balance up to \$500,000 applies meaning the net account management fee for 2019 is 0.08% 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.

The indirect cost ratios are based on the indirect costs incurred and vary from year to year. For example, the investment management fees for 2018 ranged from 0.02% p.a. to 0.57% p.a. of account balances depending on your investment options. These indirect costs 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 ANZ Staff Super even when you change jobs. Better still, after retirement, ANZ Staff Super 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?

To do an ATO search or request an online rollover, you will need to have provided your Tax File Number (TFN) which will be used as your proof of identity.

The results from your online ATO search or 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.

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

A search of the ATO records takes a matter of minutes. 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 ANZ Staff Super.

### 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, you won't be able to do an ATO search, 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:** \*ANZ Staff Superannuation (Australia) Pty Ltd, the Trustee of the Scheme, 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 ANZ Staff Super members with general or limited personal financial advice about options available within ANZ Staff Super 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 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. 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" or "ANZ Staff Super") 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.