



Employee Section (Section A)

A super plan for your future

PRODUCT DISCLOSURE STATEMENT | ISSUED 1 APRIL 2024

Contents

| | |
|---|---|
| 1. About the ANZ Australian Staff Superannuation Scheme – Employee Section | 2 |
| 2. How super works | 2 |
| 3. Benefits of investing with the ANZ Australian Staff Superannuation Scheme – Employee Section | 3 |
| 4. Risks of super | 3 |
| 5. How we invest your money | 4 |
| 6. Fees and costs | 4 |
| 7. How super is taxed | 6 |
| 8. Insurance in your super | 6 |
| 9. How to open an account | 8 |

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About this Product Disclosure Statement

This Product Disclosure Statement (PDS) provides a summary of significant information for the ANZ Australian Staff Superannuation Scheme (Employee Section). It contains references to important information contained in the Employee Section (Section A) in Detail booklet which also forms part of this PDS. You should consider all the information contained in this PDS and the Employee Section (Section A) in Detail booklet before making a decision about the ANZ Australian Staff Superannuation Scheme. You can request a copy of this PDS and the Employee Section (Section A) in Detail booklet by calling ANZ Staff Super on **1800 000 086**. These booklets are also available at www.anzstaffsuper.com.

The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

In this PDS, we generally refer to Section A as the Employee Section as it better describes the section and is more easily understood.

This PDS was prepared and issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 L0000543 as trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567 RSE R1000863

1. About the ANZ Australian Staff Superannuation Scheme – Employee Section

The ANZ Australian Staff Superannuation Scheme (the “Scheme” or “ANZ Staff Super”) is a corporate superannuation fund for current and former employees of ANZ and its associated companies. The trustee of the Scheme and issuer of this product is ANZ Staff Superannuation (Australia) Pty Limited (the “Trustee”).

The Employee Section has been developed specifically for current employees of ANZ and its associated companies.

ANZ Staff Super also offers the:

- Personal Section (or Retained Benefit Account (RBA) Section), which enables you to leave your benefit invested in ANZ Staff Super when you leave ANZ
- Partner Section (or Spouse Contribution Account (SCA) Section), which allows you to establish and contribute to a superannuation account for your spouse
- Retirement Section (or Account Based Pension (ABP) Section), which allows you to convert your benefit to a pension when you retire or when you are transitioning to retirement.

Product Disclosure Statements for the Personal, Partner and Retirement Sections are available on our website www.anzstaffsuper.com or by contacting ANZ Staff Super. You should consider the relevant PDS before making a decision to invest in these products.

Overall ANZ Staff Super has around 30,000 members and manages around \$6 billion for its members.

MySuper

Under superannuation legislation, members are classified as either MySuper or Choice members. The driver for determining whether you’ll be classified as a MySuper or Choice member is whether your account is 100% invested in the Balanced Growth investment option or you have chosen to invest some or all of your account in another investment option. ANZ Staff Super has four investment options you can choose from, as detailed in “How we invest your money” on page 4. If you do not make an investment choice when you join, your account will be invested in the Balanced Growth option and you will be classified as a MySuper member.

It generally doesn’t make any difference whether you are classified as a MySuper or Choice member, because:

- If you are classified as a MySuper member, you can opt to switch your investment choice to another one of the options offered by ANZ Staff Super or to a combination of these options. If you are a MySuper member and you choose to change your investment choice, you will then be classified as a Choice member.
- The fees and costs applying for each investment option are the same.
- The insurance arrangements for the Employee Section (including the cover options and premium rates) are the same.
- The account management fee applying to your account in the Employee Section is the same.

Regardless of how your account is invested, you can choose to opt out of being classified as a MySuper member at any time.

Our website includes a range of articles and educational material, including product dashboards, certain details about the Trustee (including the Trustee and executive officer remuneration disclosure information) and documents relating to ANZ Staff Super. For the product dashboards, go to www.anzstaffsuper.com > Documents > Product dashboard, and for the Trustee details and Scheme documents go to www.anzstaffsuper.com > Trustee information.

2. How super works

Superannuation is a partly compulsory means of saving for your retirement over the long term. Tax savings are provided by the Government through concessional tax rates which apply to super contributions and investment earnings to provide an incentive to save for your retirement.

Contributions

Different types of contributions can be paid to your account in ANZ Staff Super. The types of contributions that ANZ Staff Super can accept by or in respect of you depend on your age and employment status.

Employer contributions

ANZ contributes at least the amount needed to meet its obligations under the Superannuation Guarantee (SG). SG contributions may also be payable on any cash bonuses you may be awarded in certain circumstances.

Other employers can also pay contributions to ANZ Staff Super on your behalf.

Voluntary contributions

Making additional contributions to your super may be an effective way to increase your retirement savings. You can make additional contributions from your pre-tax salary (by salary sacrifice) or your post-tax salary. Payment of contributions from your pre-tax salary is subject to the agreement of your employer.

Co-contributions

If you make voluntary post-tax contributions and meet certain eligibility conditions, the Government may make co-contributions to your account.

Contribution limits

There are limits on contributions to super which can be made by or in respect of you without incurring additional tax. Limits apply to:

- concessional (pre-tax) contributions, which include SG contributions and voluntary pre-tax contributions; and
- non-concessional (post-tax) contributions.

More information about these limits is outlined in “How super is taxed” on page 6.

Transfers from other super funds

If you have super savings in other funds, you may want to consider transferring these accounts into ANZ Staff Super. This may offer advantages such as saving on investment management and administration fees. You can make an online request to have your other super rolled in through the secure section of our website www.anzstaffsuper.com, then select **Consolidation** from the menu ribbon. A *Rollover form* is available at www.anzstaffsuper.com > Documents > Forms or by calling us on 1800 000 086.

Choice of Fund

Under Choice of Fund law, employers are required to offer employees the choice of which fund their SG contributions are paid into.

- If you join ANZ Staff Super and then choose for your future contributions to be paid to another fund and/or apply for all or part of your existing balance to be transferred to another fund during your employment with ANZ, any insurance cover you have through ANZ Staff Super will cease.
- If after joining ANZ Staff Super you leave ANZ and start work with a new employer, you may be able to elect to have contributions paid to your account in ANZ Staff Super by completing a Standard Choice Form nominating ANZ Staff Super as your chosen fund. ANZ Staff Super’s compliance confirmation and contribution payment instructions are available on our website www.anzstaffsuper.com or by calling us on 1800 000 086.

Restrictions on withdrawal

Superannuation is a long term investment. Restrictions apply to when you can access certain components of your super. In general, you cannot have your preserved benefit paid to you until you reach your preservation age and have retired or you reach age 65. Your preservation age depends on your date of birth. Your preservation age will be 55 if you were born before 1 July 1960 and gradually increases to 60 if you were born on or after 1 July 1964. There are some special circumstances when you can access your benefit earlier.

The section called "How super works" in the Employee Section (Section A) in Detail booklet explains in more detail the types of contributions that can be paid to ANZ Staff Super, how to make additional contributions and accessing your benefits from ANZ Staff Super.

You should read the important information about "How super works" before making a decision. Go to www.anzstaffsuper.com > Documents > Product Disclosure Statements > Employee Section (Section A) in Detail. (Click here to access)

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 the ANZ Australian Staff Superannuation Scheme – Employee Section

On joining ANZ Staff Super, you become part of a large, diversified and well-managed superannuation fund providing a sound investment for your future financial security.

As a member of the Employee Section, ANZ Staff Super offers you:

- a competitive account management fee
- a range of investment options with competitive investment management costs
- flexible cover for death and Total and Permanent Disablement with competitive premiums
- access to optional salary continuance insurance
- secure access to your account details via our website www.anzstaffsuper.com
- member representation on the Trustee Board
- access to other products such as account based pensions through which you can access a pension if you are retiring or transitioning to retirement. You should consider the relevant PDS before making a decision whether to invest in this product
- mobile website giving you access on the go from your smartphone or mobile device.

How your account works

Your account in ANZ Staff Super is recorded as unit holdings in one or a combination of the investment options. When contributions and roll ins are paid to your account, they "buy" more units. Conversely, when withdrawals and other deductions such as insurance premiums and tax are processed, some of your units are sold. The dollar value of your account is worked out by multiplying the number of units you hold by the current unit price for the relevant investment options. The investment returns applied to your account are based on the movements in the unit price(s) of the investment option(s) you hold and will vary from year to year. These investment returns may be positive or negative.

Your benefits

Once you satisfy what's known as a 'condition of release', you will be entitled to your account balance plus any insured benefit which may be payable.

The section called "Benefits of investing with the ANZ Australian Staff Superannuation Scheme – Employee Section (Section A)" in the Employee Section (Section A) in Detail booklet explains in more detail the benefits payable from ANZ Staff Super and how you may nominate your beneficiaries.

You should read the important information about "Benefits of investing with the ANZ Australian Staff Superannuation Scheme – Employee Section (Section A)" before making a decision. Go to www.anzstaffsuper.com > Documents > Product Disclosure Statements > Employee Section (Section A) in Detail. (Click here to access)

The material relating to "Benefits of investing with the ANZ Australian Staff Superannuation Scheme – Employee Section (Section A)" may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

All investments carry some risk. Different investment options may carry different levels of risk depending on the asset allocation of the relevant investment options. Investing in assets with the highest long-term returns may also carry the highest level of short-term risk. The value of individual investments and the investment option(s) you choose will vary. The level of investment returns will vary over time and may go up or down. Future investment returns may differ from past returns. Investment returns are not guaranteed and you may lose some of your superannuation savings.

You should also bear in mind that:

- superannuation and tax laws may change in the future and such changes may affect your superannuation;
- the amount of your future superannuation savings (including contributions and investment returns) may not be enough to provide adequately for your retirement needs; and
- the level of risk you face will vary depending on a range of factors, including your age, your investment timeframes your risk tolerance and where other parts of your wealth are invested.

The significant risks of investing in ANZ Staff Super include the risks associated with inflation, the performance of individual investments, uncertain markets, changes to interest rates, movements in exchange rates, the use of derivatives and changes to super and tax law.

The section called "Risks of super" in the Employee Section (Section A) in Detail booklet explains in more detail the types of risk that may impact your superannuation.

You should read the important information about "Risks of super" before making a decision. Go to www.anzstaffsuper.com > Documents > Product Disclosure Statements > Employee Section (Section A) in Detail. (Click here to access)

The material relating to "Risks of super" may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

ANZ Staff Super provides four investment options with different asset allocations selected by the Trustee. Each investment option has a different risk and return profile so you can choose an investment option or mix of investment options that suits your needs and circumstances.

As an Employee Section member, you can choose where you want your account invested by selecting one, or a combination of, the following options:

- Aggressive Growth
- Balanced Growth (MySuper product)
- Cautious
- Cash.

You can select a different investment strategy for your existing account balance and your future cash flows such as contributions and roll ins.

From time to time, the investment options offered by ANZ Staff Super may change. The Trustee will notify members in advance in the event that the options offered change.



You should consider the likely investment return, risk and your investment timeframe when choosing an option in which to invest.

If you don't make a choice

If you do not choose an investment option for your super, your account will be invested in the Balanced Growth investment option (the default investment option) which is described opposite and you will be classified as a MySuper member.

If you choose to invest all or part of your account in any of the other investment options, you will be classified as a Choice member.

Being classified as a MySuper or Choice member is a legislative requirement. It does not affect your Employee Section entitlements.

Switching between investment options

You may request a switch of investment options weekly. Switch requests can be lodged by electronic request via our website www.anzstaffsuper.com or by using the *Changing your investment options* form available from ANZ Staff Super. Requests received on or before 5 pm Thursday are processed on the following Wednesday. Requests received after 5 pm Thursday will be processed on the Wednesday after next. This schedule is adjusted if public holidays delay the issuing of unit prices. Any investment switch will take effect from the date the switch is processed.

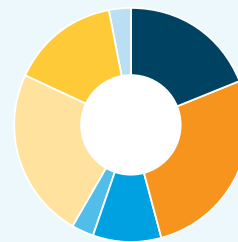
The section called "How we invest your money" in the Employee Section (Section A) in Detail booklet explains in more detail the Scheme's investment options and investment approach. This information includes details about the asset classes used, the other investment options, making a choice, switching options, and the extent to which labour standards, or environmental, socially responsible or ethical considerations are taken into account in the selection, retention or realisation of ANZ Staff Super's investments.

You should read the important information about "How we invest your money" before making a decision. Go to www.anzstaffsuper.com > Documents > Product Disclosure Statements > Employee Section (Section A) in Detail. (Click here to access)

The material relating to "How we invest you money" may change between the time when you read this Statement and the day when you acquire the product.

Balanced Growth (MySuper product)

| | |
|--|---|
| <i>Description</i> | The Balanced Growth option is a diversified option that invests across a range of asset classes. Around 59% of this option is invested in shares and property, around 24% in alternative assets and the remainder in fixed interest securities and cash. |
| <i>Type of investors</i> | Members who are seeking to maximise investment returns over the long term while accepting a moderate to high degree of performance variability. The investment returns of this option are likely to be less volatile than those of the Aggressive Growth option, but more volatile than those of the Cautious and Cash options. |
| <i>Investment return objective</i> | Exceed CPI increases, on average, by at least 2.5% p.a. over rolling 10 year periods. (Note: The investment return objective is not a prediction or promise of any particular return.) |
| <i>Minimum suggested timeframe for investment</i> | At least 5 years |
| <i>Estimated frequency of negative annual investment returns</i> | 3:9 in any 20 years |
| <i>Summary risk level</i> | Medium to High |
| <i>Strategic asset allocation and ranges</i> | The pie chart is indicative of the investment mix for this option. The actual percentages in each asset class may vary over time within allowable ranges. |



| Growth assets | Alternative assets* | Defensive assets |
|---|---|---|
| <ul style="list-style-type: none"> • 19% Australian equities • 27% International equities • 9.5% Property • 3% Emerging market equities | <ul style="list-style-type: none"> • 23.5% Alternative assets <ul style="list-style-type: none"> • Diversity • Global infrastructure • Global credit | <ul style="list-style-type: none"> • 15% Fixed interest securities <ul style="list-style-type: none"> • Australian • International • 3% Cash |

20% Target developed markets foreign currency exposure.

* The Trustee actively reviews the structure of the alternative assets and will adjust the structure on a strategic basis. As a result, from time to time, allocations to alternative assets will not be fully invested and the uninvested allocations will be held in one or more of the non-alternative asset classes.

6. Fees and costs

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 administration 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 the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

Fees and costs summary for the Balanced Growth investment option (MySuper product)

The table below provides a summary of the main fees and costs for the Balanced Growth investment option (MySuper product) as set out below. This information can be used to compare costs between different superannuation products. The fees and costs are paid directly from your account or deducted from investment earnings.

Fees and costs summary

| TYPE OF FEE OR COST | AMOUNT | HOW AND WHEN PAID |
|--|---|--|
| Ongoing annual fees and costs¹ | | |
| <i>Administration fees and costs</i> | 0.11% ² p.a. of your account balance up to \$500,000 (known as the account management fee) 0.00% p.a. for the portion of your account balance above \$500,000 | Deducted weekly from your account on a pro rata basis |
| <i>Investment fees and costs³</i> | 0.015% - 0.464% ⁴ p.a. of your account balance depending on your investment option | Deducted from your chosen investment option's investment earnings before the option's unit price is declared |
| <i>Transaction costs</i> | Nil | Not applicable |
| Member activity related fees and costs | | |
| <i>Buy-sell spread</i> | Nil | Not applicable |
| <i>Switching fee</i> | Nil | Not applicable |
| <i>Other fees and costs⁵</i> | For details of insurance costs, see page 6 | Deducted from your account (monthly and when you leave the Employee Section) |

- 1 If your account balance for a product offered by ANZ Staff Super is less than \$6,000 at the end of our income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. ANZ Staff Super's income year ends on 31 December.
- 2 A rebate of 0.03% p.a. of your account balance up to \$500,000 will be applied for 2024, meaning the net account management fee for 2024 will be 0.08% p.a. If your account is transferred to the Personal Section after you leave ANZ or you elect to have future contributions paid to another fund while you are still employed by ANZ, the account management fee in the Personal Section will be 0.19% p.a. of the amount invested (up to \$500,000). This fee is deducted weekly from your account on a pro rata basis. For 2024, a rebate of 0.03% p.a. will be applied for Personal Section accounts (up to \$500,000) meaning the net account management fee for the Personal Section for 2024 will be 0.16% p.a. (up to \$500,000).
- 3 Investment fees and costs include amounts of 0.00% to 0.014% for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs".
- 4 Investment fees and costs are estimates. Actual costs vary from year to year. The investment fees and costs for 2023 were 0.015% to 0.464% p.a. depending on the investment option. The investment fees and costs are based on the investment fees and costs for the year ended 31 December 2023 except that amounts related to performance fees are based on the average performance fees for the 5 years ended 31 December 2023. (If an investment has not existed or did not provision for performance fees for the last 5 years – performance fees are based on the average for the period since the option has existed and provided for performance fees). The actual amount you will be charged in subsequent years will depend on the actual investment fees and costs incurred for the relevant period. The investment fees and costs are deducted from investment earnings before the unit price is declared. The amount is not negotiable.

- 5 Additional fees may apply. For details, refer to the "Fees and costs" section of the Employee Section (Section A) in Detail booklet available from our website www.anzstaffsuper.com. The premium rates for death and Total and Permanent Disablement insurance cover in the Personal Section differ from those of the Employee Section. See the Personal Section (Retained Benefit Account Section) In Detail booklet available from our website www.anzstaffsuper.com for the rate table and more information.

For definitions of the above fees, refer to the "Glossary" section of the Employee Section (Section A) in Detail booklet available from our website www.anzstaffsuper.com.

The Trustee has the right to change the amount of fees without member consent. If we increase our fees, we will notify you no later than 30 days before the change occurs.

You can use the superannuation fee calculator on ASIC's Money Smart website www.moneysmart.gov.au to calculate the effect of fees and costs on account balances.



If you consult a financial adviser, you may need to pay additional fees to your financial adviser. The Statement of Advice provided by the adviser will state the fees (if any) you will pay.

Example of annual fees and costs for the Balanced Growth investment option (MySuper product)

This table gives an example of how the fees and costs for the Balanced Growth investment option (MySuper product) of the Scheme can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Balanced Growth investment option (MySuper product) Balance of \$50,000

| | | |
|---|--------------------------|---|
| <i>Administration fees¹ and costs</i> | 0.11% ² p.a. | For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$55 in administration fees and costs. |
| <i>PLUS Investment fees and costs³</i> | 0.464% ⁴ p.a. | And , you will be charged or have deducted from your investment \$232 in investment fees and costs. |
| <i>PLUS Transaction costs</i> | Nil | And , you will be charged or have deducted from your investment \$0 in transaction costs. |
| <i>EQUALS Cost of product</i> | | If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$287 for the superannuation product. |

- 1 The administration fee is known as the account management fee in ANZ Staff Super.
- 2 A rebate of 0.03% p.a. of your account balance up to \$500,000 will be applied for 2024, meaning the net account management fee for 2024 will be 0.08% p.a. If your account is transferred to the Personal Section after you leave ANZ or you elect to have future contributions paid to another fund while you are still employed by ANZ, the account management fee in the Personal Section will be 0.19% p.a. of the amount invested (up to \$500,000). This fee is deducted weekly from your account on a pro rata basis. For 2024, a rebate of 0.03% p.a. will be applied for Personal Section accounts (up to \$500,000) meaning the net account management fee for the Personal Section for 2024 will be 0.16% p.a. of your account balance (up to \$500,000). The premium rates for death and Total and Permanent Disablement insurance cover in the Personal Section differ from those of the Employee Section. See the Personal Section (Retained Benefit Account Section) In Detail booklet available from our website www.anzstaffsuper.com for the rate table and more information.
- 3 Calculated based on both actual and estimated costs incurred for the 12 months ended 31 December 2023.
- 4 Investment fees and costs includes an amount of 0.00% to 0.014% for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs".

The section called "Fees and costs" section of the Employee Section (Section A) in Detail booklet explains in more detail the fees and costs (including the fees and costs for each of our other investment options) which apply in Employee Section of ANZ Staff Super.

You should read the important information about "Fees and costs" before making a decision. Go to www.anzstaffsuper.com, select **Forms & publications > Product disclosure statements > Employee Section (Section A) in Detail**. (Click here to access)

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 on contributions

Concessional contributions includes all contributions made from your before-tax earnings, including SG contributions paid by your employer and any voluntary salary sacrifice contributions. Concessional contributions are subject to 15% contributions tax which is deducted from your account when the contributions are received.

If your income (including concessional contributions) exceeds \$250,000 per annum, you may pay 30% contributions tax (rather than 15%) on some or all of your concessional contributions. This additional tax will not apply to contributions that are subject to excess contributions tax.

Concessional contributions are subject to a limit or cap. The limit for the 2023/24 tax year is \$27,500 and the limit for the 2024/25 tax year is \$30,000.

Any concessional contributions in excess of your limit will be included in your assessable income and taxed at your marginal tax rate and for excess concessional contributions received prior to 1 July 2021, you will be required to pay an excess concessional contributions charge*. A non-refundable tax offset of 15% of your excess concessional contributions will apply to compensate you for the 15% contributions tax already paid on your concessional contributions. You will be entitled to elect to have up to 85% of your excess concessional contributions released from your superannuation.

* This charge is calculated by the ATO and is intended to ensure that individuals who make excess concessional contributions do not receive tax deferral advantages over those who do not exceed their concessional contribution limit.

Excess concessional contributions are also counted towards your non-concessional contribution limit.

The amount of excess concessional contributions counted towards your non-concessional contribution limit will be reduced by any excess concessional contributions released from your superannuation.

Non-concessional contributions are those paid from after-tax monies. These contributions are not taxed unless they exceed the limit. If you claim a tax deduction for these contributions, they will be treated as concessional contributions.

The non-concessional contribution limit is \$110,000 per annum for the 2023/24 tax year and \$120,000 per annum for the 2024/25 tax year. Your limit may vary if you can use the "bring forward" arrangements or if your total super balance exceeds \$1.9 million. If you are under age 75, you may be able to "bring forward" up to two years of non-concessional contributions, but your limit for the subsequent two financial years will be reduced. Based on a limit of \$120,000, this means you can make an after-tax contribution of up to \$360,000 in one financial year provided you do not make any non-concessional contributions for the next two financial years. However, if you have over \$1.66 million in super, you'll only be able to bring forward contributions up to the amount which would take your balance to \$1.9 million.

If your total super balance is \$1.9 million or more, you will not be eligible to make non-concessional contributions. Amounts over the non-concessional contribution limit will be taxed at 45% plus the Medicare levy. Individuals have the option of withdrawing superannuation contributions in excess of the non-concessional contribution limit and any associated earnings, with these earnings being taxed at the individual's marginal tax rate.

The contribution limits can change due to indexing. To check the current limits or obtain further information, visit the Australian Taxation Office (ATO) website www.ato.gov.au.



If you exceed the concessional or non-concessional contribution limits, you may have to pay additional tax.

Tax on investment earnings

Investment earnings are subject to a tax rate of up to 15%. Tax deductions, credits and rebates may apply and reduce the effective tax rate on investment earnings. The investment returns on your account are net of investment management costs and any tax on investment earnings. This tax is deducted as part of the calculation of the unit prices.

Tax on withdrawals

If you are age 60 or over, benefits are generally tax free when paid to you from a taxed superannuation fund like ANZ Staff Super.

If you are under age 60, tax is payable on any benefit paid to you in cash. The amount of tax payable depends on a range of factors, including your age, the reason your benefit is being paid and the composition of your benefit. This tax will be deducted from your benefit before it is paid to you.

Tax on rollovers

Generally no tax is payable on a benefit when you roll it over to another superannuation fund.



You should provide your Tax File Number (TFN) to ANZ Staff Super if we don't have it recorded.

If ANZ Staff Super does not have your TFN:

- your concessional (pre-tax) contributions will be taxed at the highest marginal tax rate plus the Medicare levy;
- ANZ Staff Super will not be able to accept any non-concessional (post-tax) contributions for you;
- the taxable component of any benefit payments may be taxed at a higher rate; and
- you may miss out on receiving Government co-contributions.

You can check whether ANZ Staff Super has your TFN on your latest annual benefit statement or by signing into www.anzstaffsuper.com or calling us on **1800 000 086**. You can provide your TFN by completing a *Providing your Tax File Number* form available on our website.

The section called "How super is taxed" in the Employee Section (Section A) in Detail booklet explains in more detail how taxes apply to your superannuation.

You should read the important information about "How super is taxed" before making a decision. Go to www.anzstaffsuper.com > **Documents > Product Disclosure Statements > Employee Section (Section A) in Detail**. (Click here to access)

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

Death and Total and Permanent Disablement cover and salary continuance insurance are available to members of the Employee Section, who meet the relevant eligibility criteria.

Death and Total and Permanent Disablement (TPD) cover

Flexible cover for death and TPD is available through ANZ Staff Super. Zurich Australia Limited ABN 92 000 010 195 (the "Insurer") insures the death, terminal illness and TPD benefits offered by ANZ Staff Super through a group life insurance policy (the "policy") held by the Trustee.

Cover is available in "blocks" which are based on your Total Employment Cost (TEC) or your Superannuation Salary if you don't participate in TEC remuneration packaging. The maximum cover available depends on the type of benefit as follows:

Death: 7 blocks or \$5 million, whichever is the lesser

TPD: 7 blocks or \$3 million, whichever is the lesser

Terminal illness: Death cover or \$2.5 million, whichever is the lesser.

Up to age 56, each block of cover is equivalent to one times your TEC or Superannuation Salary. From age 57, the amount of cover provided by each block reduces by 10% for each year by which your age exceeds 56. For example, at age 59, one block provides cover of 70% of your TEC or Superannuation Salary. Cover ceases when you reach age 66.

Superannuation Salary generally means your annual base salary plus any allowances ANZ determined to be included as salary, provided that you do not participate in Total Employment Cost (TEC) remuneration packaging. For employees on TEC remuneration packaging, your Superannuation Salary is equivalent to your notional Salary. Refer to MAX for more details.

If you cease work with ANZ on the grounds of Total and Permanent Disablement, payment of your TPD cover is subject to the Insurer determining that you meet the definition of Total and Permanent Disablement set out in the policy.

To be eligible for automatic death and Total and Permanent Disablement cover:

- you must be aged 25 or more; and
- your account balance with us must be \$6,000 or over; and
- a contribution or rollover must have been paid to your account in the last 12 months.

If you are joining as a new employee of ANZ, you will generally be provided with three blocks of cover [which are based on your Total Employment Cost (TEC) or your Superannuation Salary if you don't participate in TEC remuneration packaging], up to a maximum of \$1 million, when you meet these eligibility requirements unless another exception to automatic cover applies. Initially you'll be provided with "new events" cover only (i.e. you will not be covered for any pre-existing condition) for at least 12 months, but it will be converted to "full cover" if you have been "at work" for 30 consecutive days immediately prior to the expiry of that 12 month period. If you are not "at work" for 30 consecutive days immediately prior to the expiry of that 12 month period, "new events" cover will continue until you have been "at work" for 30 consecutive days. You do not need to apply for this cover. It is provided automatically.

You can "opt in" to have cover commence from the date we receive your election even if you are under age 25 and/or your account balance is less than \$6,000. For more information about opting in, please see the "Insurance in your super" section of the Employee Section (Section A) In Detail booklet.

You can cancel this cover at any time by notifying ANZ Staff Super. The cancellation of your cover will be effective from the date your cancellation is processed.

You can apply to change your number of blocks of cover at any time. The *Application to change death and TPD insurance cover – Employee Section* form is available on www.anzstaffsuper.com or by calling us on **1800 000 086**. There are conditions under the policy that may affect or restrict your application.

- If you apply to increase your cover or your amount of cover would exceed \$1 million, you will be required to provide satisfactory health evidence before any increase in cover is granted. Special arrangements apply where you apply for a half block increase in June and the resulting cover doesn't exceed \$1 million or in the event of certain life events occurring and the resulting increase doesn't exceed \$250,000. Conditions apply. The Insurer retains the right to accept or decline your application for increased cover.

If accepted, your additional cover will be effective from the date the Insurer accepts your application. Your cover will be subject to any terms and conditions imposed by the Insurer.

- If you apply to decrease your cover, your reduced cover will be effective from the date your application is processed.

You may be able to transfer cover from another superannuation fund. Terms and conditions apply. Please read the important information in the "Insurance in your super" section of the Employee Section (Section A) in Detail booklet for more detail about this option.

The cost of your death and TPD cover is deducted from your account monthly or on leaving the Employee Section. The standard annual premiums for death and TPD cover currently range from \$0.30 to \$12.78 per \$1,000 cover. The premium you actually pay will depend on your age and the level of cover you take.

For 2024, a rebate of 45% will apply to the cost of your death and TPD cover. For example, if you were age 40 with a TEC of \$90,000 and three blocks of cover, the net cost for your cover would be \$124.74 per annum (i.e. \$226.80 per annum less 45% rebate).

Stamp duty may also be payable and will be deducted from your account. The cost of cover and rebate may change in the future.

There are exclusions, conditions and events that may affect your death and TPD cover.



The cost of your death and TPD cover will be deducted from your account monthly or on leaving the Employee Section unless you cancel your death and TPD cover.

Salary continuance insurance

You can apply for salary continuance insurance through ANZ Staff Super. Zurich Australia Limited ABN 92 000 010 195 is the insurer and this insurance is available to members through a group salary continuance policy held by the Trustee.

Salary continuance insurance is not automatically available to members. Your application will need to be accepted by the Insurer. If accepted, your salary continuance insurance will be effective from the date advised by the Insurer. Your salary continuance insurance is subject to the terms and conditions of the group salary continuance policy.

The salary continuance insurance would provide you with a monthly benefit payment of up to 75% of your Total Employment Cost (TEC) or your Superannuation Salary if you don't participate in TEC remuneration packaging (subject to a maximum of \$30,000 per month) for up to two years if you're temporarily unable to work due to illness or accident. A three month waiting period applies before payments commence. Other conditions may apply.

You are eligible to apply for salary continuance insurance if you:

- are aged less than 60 years;
- work more than 15 hours per week on a permanent basis; and
- are an Australian citizen or permanent resident, living in Australia.

If you would like to apply for salary continuance cover, the *SCI Group risk insurance application* form is available on www.anzstaffsuper.com or by calling us on **1800 000 086**.

If your application is accepted, the cost of your salary continuance cover is deducted from your account monthly or on leaving the Employee Section. Premiums for salary continuance insurance currently range from \$0.96 to \$14.56 per \$100 of monthly benefit. The premium you actually pay will depend on your age, gender and your TEC or your Superannuation Salary if you don't participate in TEC remuneration packaging. For example, if you were age 40 and your Superannuation Salary was \$60,000, your monthly benefit would be \$3,750 (i.e. 75% x \$60,000 / 12 = \$3,750) and your annual premium would be \$67.88 (\$1.81 x \$3,750 / \$100 = \$67.88) if you are a male or \$92.63 (\$2.47 x \$3,750 / \$100 = \$92.63) if you are a female. Stamp duty and GST may also be payable and will be deducted from your account.

The premiums for salary continuance insurance may change in the future.

There are exclusions, conditions and events that may affect your salary continuance insurance.

If you are accepted for salary continuance insurance, you can cancel your cover by notifying ANZ Staff Super in writing.

If you choose for your future contributions to be paid to another fund and/or apply for all or part of your existing balance to be transferred to another fund during your employment with ANZ, any insurance cover you have with ANZ Staff Super will cease.

Any insurance cover you have will be cancelled if we have not received any contributions and/or rollovers to your account for a continuous period of 16 months and you have not elected to maintain your insurance cover.

The cost of insurance cover will cease to accrue when your insurance cover is cancelled. Premiums accrued prior to your cover being cancelled will be deducted from your account at the end of the month or on earlier exit.

Please see the "Insurance in your super" section of the Employee Section (Section A) in Detail booklet for more information and how to maintain your cover.

The section called "Insurance in your super" in the Employee Section (Section A) in Detail booklet explains in more detail eligibility for cover, how to apply, health evidence requirements, the level and type of cover available, relevant definitions, cessation or suspension of cover, the premiums for death and TPD cover and salary continuance insurance, and other conditions and exclusions applying to the cover or insurance.



This information may affect your entitlement to cover or insurance. You should read this information before deciding whether this cover or insurance is appropriate for you.

You should read the important information about "Insurance in your super" before making a decision. Go to www.anzstaffsuper.com > Documents > Product Disclosure Statements > Employee Section (Section A) in Detail. (Click here to access)

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

Joining the Employee Section of ANZ Staff Super

ANZ offers Choice of Fund to all Australian based employees so you can choose where you would like all of your superannuation contributions paid.

New full-time and part-time employees of ANZ and associated companies receive superannuation material when they join ANZ. This material includes a Standard Choice Form which allows you to elect which fund you would like your contributions to be paid to.

If you don't elect another superannuation fund and according to the ATO's records you do not have an existing eligible superannuation account with another fund, you will automatically become a member of ANZ Staff Super from the date you commence work with ANZ and an account will be opened in your name if you don't already have one.

As a new member, you can make choices about your super by completing the *Application for membership - Employee Section (Section A)* form. For example you can:

- Transfer monies from other super funds (you can make an online request to have your other super rolled in through the secure section of our website www.anzstaffsuper.com, then select **Consolidation** from the menu ribbon)
- Elect your investment option(s)
- Apply for a different level of death and TPD cover
- Nominate the beneficiaries you'd like your benefit paid to in the event of your death

If you don't select an investment option in ANZ Staff Super, your account will be invested in the Balanced Growth investment option (the default investment option) and you will be classified as a MySuper member.

If you choose to invest all or part of your account in any of the other investment options, you will be classified as a Choice member.

Being classified as a MySuper or Choice member is a legislative requirement. It does not affect your Employee Section entitlements.

Make sure you are fully informed by reading this PDS and the Employee Section (Section A) in Detail booklet. You may wish to consult a licensed financial adviser before you make a decision.

Resolving inquiries and complaints

If you have a query about your account or any other matter related to ANZ Staff Super, call us on **1800 000 086**. If you want to put your inquiry in writing or if you have a complaint, you should write to:

Inquiries and Complaints Officer
ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001

If your complaint is not resolved to your satisfaction within 45 days, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent body set up by the Federal Government to help resolve certain types of complaints about super. AFCA may be able to help you resolve your inquiry or complaint about ANZ Staff Super.

Contact:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Website: www.afca.org.au

Some of the information in this PDS is subject to change from time to time. If this information is not materially adverse, it may be updated by being included in a flyer or being published on our website. You can find the updated information on the website www.anzstaffsuper.com or by contacting us on **1800 000 086**. A printed copy of the updated information will be provided to you without charge on request.

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme's actuary, Insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints.

Members' personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001

Telephone
1800 000 086
Facsimile
03 9245 5827

Email
anzstaffsuper@superfacts.com

The Trustee's Privacy Policy Statement is available on the Scheme's website www.anzstaffsuper.com or from ANZ Staff Super by calling **1800 000 086**. You can also access the Scheme Administrator's privacy policy on the Scheme's website.



Please complete this form if you'd like to make choices about your investments and insurance with ANZ Staff Super.



ANZ Australian Staff Superannuation Scheme

ANZ Australian Staff Superannuation Scheme

Application for membership - Employee Section (Section A)

Guidelines for completing this application

We need you to fill out Parts A and B (if required) to let us know:

Part A

- your choice of insurance cover
- which investment options you'd like your money invested in
- who you'd prefer to receive your super if you die while you're a member of the ANZ Australian Staff Superannuation Scheme
- your Tax File Number

Part B (if required)

To be completed if you wish to roll over benefits from a previous super fund into the Employee Section of the ANZ Australian Staff Superannuation Scheme.

To find the information you need to complete this form just look in the section of the Product Disclosure Statement (PDS) that relates to the section you're up to.

Once you've finished each part of the form, don't forget to sign and return it to:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001

If you're unsure of your decisions, we recommend that you see a licensed financial adviser.

Part A

Step 1 – Complete your personal details
Please print in black or blue pen, in uppercase, one character per box. A

| | |
|--|---|
| Title Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/> <input type="text"/> <input type="text"/> | Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Given names <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |
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| Postal address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |
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| Daytime Telephone <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Mobile <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| E-mail <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |
| ANZ salary number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | |



Step 2 – Choose your level of death and disability cover

Protect your family's financial wellbeing – think about your death and disablement cover

I understand that:

- Automatic death and Total and Permanent Disablement cover will not be provided until:
 - I am aged 25 or more; and
 - my account balance with ANZ Staff Super is \$6,000 or over; and
 - a contribution or rollover has been paid to my account in the last 12 months.
- I can “opt in” to have cover commence from the date ANZ Staff Super receives my election even if I am under age 25 and/or my account balance is less than \$6,000. This cover will only commence if my account balance is sufficient to pay for the premium for the cover. Terms and conditions will apply to this cover.
- I elect to have the default of 3 blocks of death and Total and Permanent Disablement insurance cover (subject to a maximum \$1 million of cover) commence even if I am under age 25 and/or my account balance in ANZ Staff Super is less than \$6,000.
- If I don't make a choice and I am joining as a new employee of ANZ, the default of 3 blocks of insurance cover (subject to a maximum of \$1 million) will apply when I meet the eligibility requirements set out above. Terms and conditions will apply to this cover.
- I will not be granted more than 3 blocks of insurance cover or \$1 million of cover, whichever is lesser, until my completed health statement is assessed and my election accepted by the Insurer
- Once my election is accepted, this level of insurance cover will stay in force until I apply to vary it and my application is accepted by the Insurer, and
- The cost of this insurance cover is deducted from my account monthly or on exit by redeeming some of my units.

Select one option only

- I elect **Blocks of insurance cover** (Select the number of blocks of cover (in half block increments) you would like up to a maximum of 7 blocks. If you elect more than 3 blocks or the amount of your insurance cover would exceed \$1 million, you will be sent a health statement to complete.

OR

- No cover** – I elect not to have insurance cover to provide an additional benefit if I die or become totally and permanently disabled.

Transferring your cover from other providers

- I am interested in applying to transfer death or death and TPD cover from another superannuation fund (other than a self-managed superannuation fund) to ANZ Staff Super.

Voluntary salary continuance insurance

- I am interested in applying for voluntary salary continuance insurance.

Step 3 – Choose your investment options

Take control of how your super is invested

You can choose one or a combination of the four investment options in any percentage. Please ensure the total adds to 100% otherwise the default investment option will apply until it's corrected by you.

If you don't make a selection you'll automatically be invested in the Balanced Growth investment option (the default investment option) and you will be classified as a MySuper member.

I'd like to invest in the following investment option(s):

| | Percentage to be invested |
|-------------------|---|
| Aggressive Growth | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Balanced Growth | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Cautious | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Cash | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| TOTAL | 1 0 0 % |

Note: The investment option(s) (other than Balanced Growth) you choose using this form will become effective from the date this form is processed by ANZ Staff Super. Until this choice is processed, your super will be invested in Balanced Growth option which is the default option.



Step 4 – Nominate your beneficiaries

Please read the information in the PDS before completing this section of the Application for membership which allows you to nominate how you would prefer your benefit to be paid in the event of your death.

You can make a binding or non-binding nomination.

Please list below the dependants (as defined on the following page) you wish to nominate and indicate the percentage of your benefit you wish to allocate to each person listed (please attach an additional page if you wish to nominate more than four beneficiaries). Please ensure that the percentages add up to 100%. Tick the box to indicate if you'd like your benefit paid to your estate, then select and complete either option 1 or option 2.

Name of first nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth* / /

Proportion of payout %

Name of second nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth* / /

Proportion of payout %

Name of third nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth* / /

Proportion of payout %

Name of fourth nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth* / /

Proportion of payout %

TOTAL 1 0 0 %

OR

I would like all (100%) of my benefit paid to my estate

continued over



Step 4 – Nominate your beneficiaries (continued)

- * Please provide the contact address and date of birth for each of your nominees to assist us to contact them in the event of your death.
- ** The persons you nominate must be your 'Dependant' or legal personal representative (that is, the executor or administrator of your estate).
'Dependant' is defined as:
 - your spouse – whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners);
 - your children including step-children, adopted children and your spouse's children;
 - any other person who the Trustee considers is wholly or partially dependent on you at the time of death; or
 - any person you have an interdependency relationship with. Two people (whether or not related by family) have an interdependency relationship if:
 1. they have a close personal relationship;
 2. they live together; and
 3. one or each of them provides the other with financial support; and
 4. one or each of them provides the other with domestic support and personal care.An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.
Any amounts paid to your legal personal representative would be distributed according to your Will, or if you don't have a Will, according to the laws of the State in which you resided at the date of your death.

Please tick one option only and complete the relevant details for that option.

Option 1 – Non-binding nomination

By signing below I declare that I have read this section and understand that:

- the nominations I have made on this form are not binding on the Trustee and the Trustee is not obliged to pay a death benefit to the dependant(s) I nominate
- the Trustee cannot consider a nomination unless it is in favour of my spouse, my children, a person who is financially dependent on me and/or a person who is my dependant under superannuation law
- if a nominated beneficiary does not survive me, his/her share of the benefit may be paid, at the discretion of the Trustee, to my estate or to my other dependants.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

□ □ / □ □ / □ □ □ □

Option 2 – Binding nomination

By signing below I declare that I have read this section and understand that:

- My nomination in this form will be legally binding on the Trustee if it is still valid and in effect at the time of my death.
- My nomination in this form will be invalid if:
 - it has not been completed correctly, or completed prior to my admission to membership of ANZ Staff Super.
 - the persons nominated or my Dependants and/or legal personal representative at the time of my death are no longer alive
 - the Trustee is legally restrained or prohibited from paying my super to one or more of the persons nominated in this form.
- My nomination in this form will expire and cease to have effect:
 - after 3 years, unless I re-confirm, revoke or amend it at an earlier time;
 - if and for so long as the Trustee is prevented from making a payment due to Family Law; or
 - I am subject to a Court Order prohibiting me to make a binding death benefit nomination or requiring me to amend or revoke a binding death benefit nomination.
- The information provided within this form will be used by the Trustee to contact those nominated to determine whether they are still my dependants and/or legal personal representative at the time of my death. The information may be disclosed to the administrator, my employer and other parties as required and I consent to the handling of my personal information in this way.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

□ □ / □ □ / □ □ □ □

continued over



Step 4 – Nominate your beneficiaries (continued)

Witness One (insert full name)

I confirm that I am at least 18 years of age, am not a person nominated in Step 4 of this form and that the member named above has signed this form in my presence.

Signature

Date

Witness Two (insert full name)

I confirm that I am at least 18 years of age, am not a person nominated in Step 4 of this form and that the member named above has signed this form in my presence.

Signature

Date

Step 5 – Provide your tax file number

Don't pay more tax than you have to – let us know your Tax File Number.

Your Tax File Number is confidential and you don't have to give it to the ANZ Staff Super. It is not an offence to not provide your Tax File Number. However, you may pay more tax than you have to if you don't supply it.

My Tax File Number is: - -

Special note: The Trustee is required by law to ask for your Tax File Number. By providing your Tax File Number, you're allowing the Trustee to use it to:

- find or identify your super when there's no other way
- work out any tax payable
- pass your Tax File Number to the Australian Taxation Office when you receive your super payout or have unclaimed super money after reaching pension age or if otherwise required
- pass your Tax File Number to any other super fund or account to which your super is transferred in the future, unless you tell the Trustee in writing not to do so
- report details of contributions to the Australian Tax Office for working out whether any tax is applicable if contributions for you exceed certain limits, and
- where required by law, pass your Tax File Number to other government agencies.

If you don't provide your Tax File Number now or later:

- you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, but time limits and other rules may apply
- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, non-concessional (after-tax) contributions, can be accepted
- you may pay more tax on your super benefit that you would otherwise (although you can claim this back when you lodge your tax return), and
- it may be more difficult to find your super in the future if you change your address without notifying the Trustee or if you rollover any other super accounts you may have.

The legal purposes for which the Trustee can use your Tax File Number and the consequences for not quoting your Tax File Number may change in the future.

Date of birth / /

Your name



Step 6 – Sign the form

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made
- accept that I will be bound by the provisions of the Trust Deed and Rules which govern the operation of the ANZ Australian Staff Superannuation Scheme
- acknowledge that if I've provided my email address details in this application form, the Trustee may, at its discretion, use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, to me by electronic means
- acknowledge that I have read and understood the attached Product Disclosure Statement and agree to be bound by it
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/ /

Please return your completed form (Part A) to: ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme's actuary, Insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints.

Members' personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Telephone: 1800 000 086
Facsimile: 03 9245 5827
Email: anzstaffsuper@superfacts.com

The Trustee's Privacy Policy Statement is available on the Scheme's website www.anzstaffsuper.com or from ANZ Staff Super by calling **1800 000 086**. You can also access the Scheme Administrator's privacy policy on the Scheme's website.





ANZ Australian Staff Superannuation Scheme

Rollover form - Employee Section (Section A)

Part B

Roll other super money into your account in the Employee Section of the ANZ Australian Staff Superannuation Scheme. Just fill in this form and send it back to ANZ Staff Super. It's that simple. We will contact your other fund(s) and look after all the transfer details. There is no charge from ANZ Staff Super for this service. If you have more than one fund you want to transfer, you can photocopy this form. Your transfer will be processed faster if you attach a copy of a recent member statement from your previous super fund.

If you need help

For assistance call ANZ Staff Super on **1800 000 086**.

Step 1 – Complete your personal details

Please print in black or blue pen,
in uppercase, one character per box.



| | | | | | | | | | | | | | | |
|--|--------------------------|---------------------------|--------------------------|----------------------------|----------------------------|---------------|----------------------|---|----------------------|---|----------------------|----------------------|----------------------|----------------------|
| Title | Mr <input type="radio"/> | Mrs <input type="radio"/> | Ms <input type="radio"/> | Miss <input type="radio"/> | Other <input type="text"/> | Date of birth | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Given names | <input type="text"/> | | | | | | | | | | | | | |
| Surname | <input type="text"/> | | | | | | | | | | | | | |
| Residential address | <input type="text"/> | | | | | | | | | | | | | |
| Suburb | <input type="text"/> | | | | | | | | | | State | <input type="text"/> | Postcode | <input type="text"/> |
| Postal address (if different from above) | <input type="text"/> | | | | | | | | | | | | | |
| Suburb | <input type="text"/> | | | | | | | | | | State | <input type="text"/> | Postcode | <input type="text"/> |
| Daytime Telephone | <input type="text"/> | | | | | Mobile | <input type="text"/> | | | | | | | |
| Email | <input type="text"/> | | | | | | | | | | | | | |
| ANZ salary number | <input type="text"/> | | | | | | | | | | | | | |



Notes for previous superannuation provider

Name of Fund: ANZ Australian Staff Superannuation Scheme (Section A) **SFN:** 129 796 941 **ABN:** 83 810 127 567

RSE Licence: L0000543 **Registration No:** R1000863 **Unique superannuation identifier (USI):** 83810127567801

When transferring money in to ANZ Australian Staff Superannuation Scheme please note:

- the ANZ Australian Staff Superannuation Scheme is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly the ANZ Australian Staff Superannuation Scheme can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act
- cheques should be made payable to ANZ Australian Staff Superannuation Scheme – **Account of [member's name]**
- please forward:
 - this authority
 - the cheque
 - a Rollover Benefits Statement
 - other associated documentation to:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001



Completing proof of identity

Primary photographic identification

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport¹, or similar document issued for the purpose of international travel¹
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification¹

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide **two** identification documents, one from each of the following lists:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits
- Medicare card
- Foreign drivers' licence¹

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months with name and residential address

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

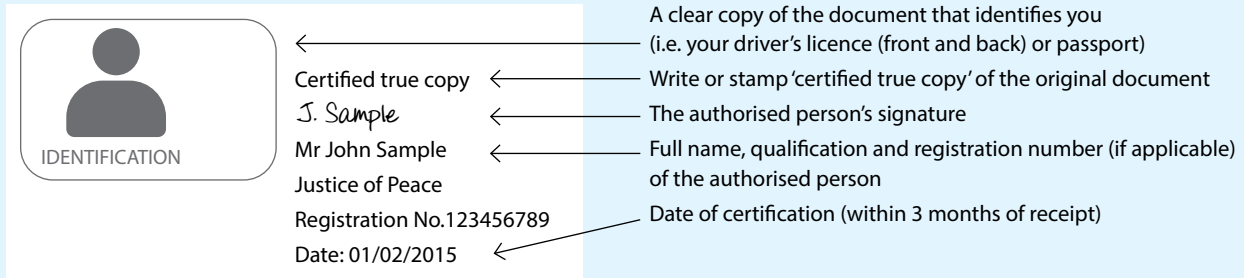
¹Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 3 months prior to our receipt)



Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

continued over

Proof of identity

How to certify documents

- Permanent employee of the **Australian Postal Corporation** with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- Registrar or Deputy Registrar of a Court, Judge, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies for the purposes of the *Statutory Declarations Regulations 2018*)
- **Financial adviser or financial planner**
- **Justice of the Peace**
- **Holder of a statutory office not specified in another item**
- **Legal practitioner** (i.e. a person who is enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia as a legal practitioner [however described])
- **Member of the Institute of Chartered Accountants in Australia and New Zealand, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants**
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Pharmacist**
- **Police Officer**

Who can certify documents outside of Australia

- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **a Notary Public**
- **an officer with 2 or more continuous years' service with one or more Australian financial institutions** (for the purposes of the *Statutory Declarations Regulations 2018*) **or overseas financial institutions with which ANZ has an existing correspondent banking relationship**
- **a person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents**



