

BIG CHANGES FROM 1 JUNE

A refreshed new look website

Upgraded online account

New mobile app

More advice options

Same fund you know and trust



What's happening?

We're moving to a new administration and member services provider, Australian Administration Services Pty Limited (AAS), part of the Link Group of companies, from 1 June 2024. This will help us deliver many of the things our members have been asking for. There will be an enhanced digital experience including an upgraded website with a new member portal and more self-serve tools, along with a mobile app so you can view your super on the go.

We will also provide more advice options for our members, especially those reaching retirement.

As we make this move, members will experience a period of limited services **from 5pm AEST 17 May to on or around Monday 17 June**, including a brief period of no online account access.

Our branding will be updated as part of this move. Our new logo is featured at the top right, so you know what to look for.

Nothing else changes. Our fees, costs and insurance premiums remain among the lowest in the business.¹ Our focus on long-term investment performance remains unchanged. We continue to be the fund for current and former ANZ staff and their partners. Run for you, by people like you.

Later in the year, after the transition is complete, we will be able to introduce daily investment pricing. This change has been requested by members in our satisfaction surveys. We'll share more information about this change closer to the implementation date.

Managing the transition

Changing service providers can be complex. It's therefore essential we manage this transition carefully. We have built a robust plan with detailed checks to ensure your records are transferred in a timely and accurate manner. This means there will be some interruptions to our normal processing times and your online access during the transition period and we apologise for any inconvenience this may cause.

We encourage you to carefully read this booklet to see how these changes may impact you.

Limited service period

All instructions and transactions received up to 5pm AEST on 17 May will be processed as normal.

Instructions and transactions received after that time will be recorded and provided to AAS, who will commence processing on or around Monday 17 June.

Contributions, roll-ins and switches will be processed using the unit prices effective on the date on which they would have been processed had we not been moving to a new provider. Withdrawals and rollovers out of ANZ Staff Super will be processed using the unit prices effective on the date on which they are processed (ie, after 17 June) and will not be backdated. Your account will remain invested in your current investment strategy until the withdrawal is processed.

During this period, you will have access to our public website (anzstaffsuper.com) where you can download forms that can be lodged via post. These will be collated and provided to AAS for processing when services resume.

From 5pm AEST Friday 17 May until the end of 31 May 2024 you will have read-only access to your account online.² From 1 June to around 18 June you will not be able to access your account online.

You will be able to speak with us throughout the limited service period by calling **1800 000 086**. We will be available to assist with questions regarding the transition, as well as insurance claims, hardship applications and complaints throughout the limited service period.³

When full service resumes with AAS, on or around 17 June, we will send you confirmation along with information about registering for the new member portal and mobile app. Your member number will remain the same, but you will need to set up a new password for your account.

¹ ANZ Staff Super is No.1 for lowest death and TPD premiums, Chant West Super Fund Insurance Premium Survey January 2024. ANZ Staff Super ranks 1, 2, 3 and 4 for lowest fees and costs across all balances in the survey (\$25,000, \$50,000 and \$250,000). Chant West Super Fund Fee Survey December 2023.

² Your account information (including insurance details) will be static, and you will not be able to initiate any changes or transactions.

³ If a financial hardship or compassionate claim is received during the limited service period, the Trustee will endeavour to release some funds from the member's account to meet the member's urgent needs.

If you plan to transact or make changes to your account, you should review the cut-off dates and times below.

There are four stages:

From 5pm AEST 17 May to 31 May	Restricted online access and limited services <ul style="list-style-type: none">• From 5pm 17 May, if you view your account online, it will show a static snapshot of your account information as at 17 May 2024.• Members will not be able to update their details or complete transactions online. Paper forms can be downloaded from our website (anzstaffsuper.com) and will be processed when services resume on or around 17 June.• Any applications for new accumulation or pension accounts will be pended for processing when services resume on or around 17 June.• Cheques must be received by 5pm AEST on 17 May 2024 so that we can process them before the transfer. Please allow for delivery time by Australia Post when mailing a cheque to us.• You will be able to speak with us throughout the limited service period by calling 1800 000 086.• Our team will be available to assist with questions regarding the transition and we will have processes in place to manage sensitive and/or urgent claims, for example claims relating to death, terminal illness or financial hardship. Other insurance claims and complaints will be triaged during this period.
1 to 17 June	No online access and limited services <ul style="list-style-type: none">• On 1 June we officially move to AAS. The new look ANZ Staff Super website will go live and can be accessed at the same address (anzstaffsuper.com)• However, there will no access to your account online until on or around 18 June. Paper forms can be downloaded from anzstaffsuper.com and used to initiate changes or requests. Instructions received after 5pm on 17 May 2024 will be pended and processed when normal servicing resumes on or around 17 June 2024.• This pause needs to occur while we test the data transfer to ensure all records have been accurately transferred across.• You will be able to speak to the customer service team on 1800 000 086, however they will have limited access to account information during this phase of the transition. The team are scheduled to have full account information available from on or around 17 June.• The team will be available to assist with questions regarding the transition and we will have processes in place to manage sensitive and/or urgent claims, for example claims relating to death, terminal illness or financial hardship. Other insurance claims and complaints will be triaged during this period.
On or around 17 June	Resumption of normal servicing <ul style="list-style-type: none">• Normal servicing is expected to resume on or around 17 June 2024.• Processing of pended instructions and transactions will commence. It is important that this is done in a structured, orderly manner. Thank you for your patience during this period.
On or around 18 June	Online account access will resume <ul style="list-style-type: none">• We will send you confirmation that the transition is complete and instructions on how to register for the new member portal and mobile app.• Your member number will remain the same, but you will need to set up a new password for your account.

Pension payments

Pension payments due on 27 May will be brought forward to 24 May. June pension payments are not impacted by the limited service period and will be paid on their due date.

When normal processing resumes in June, members receiving account-based or transition to retirement pensions may also choose to receive their pension payments fortnightly.

What do I need to do?

Statements of advice

If you have worked with an ANZ Staff Super financial adviser (Mercer), we recommend you log into your account and download any previous Statements of Advice. These documents **will not be** transferred to AAS. If you wish to access this information after 31 May 2024, please email Mercer at memberexp@mercerc.com.

Claiming tax deductions for contributions for 2022/23

Did you make after-tax (personal) super contributions in the 2022/23 financial year? If you **intend to claim a tax deduction for these contributions in your 2022/23 tax return**, your completed *Notice of intent to claim or vary a deduction for personal super contributions* form must be submitted to ANZ Staff Super by Friday, 21 June 2024 for it to be validated before 30 June 2024. This is a reminder only. If you did not make such a contribution or have already submitted your notice and do not wish to vary this, please disregard.

Splitting contributions

If you'd like to **split eligible contributions** (by contributing to your spouse's super account), we need to receive your completed *Contribution splitting* form by 5pm AEST on Friday, 21 June 2024. This form is available on our website at anzstaffsuper.com/documents.html.

What will happen to my account?

Member number, online account and mobile app

- Your **member number** will stay the same.
- You will need to set up a **new password** to access your account online.
- Once you have logged in to your account online, you can **download the mobile app** and use the same details to log in.
- Four years' of transactions, 10 years' of annual statements and your correspondence history (other than Statements of Advice) will be transferred across and available in the new member portal.

Employer contributions

Employer contributions (including any additional personal **salary sacrifice** contributions that you make via your employer) will continue after the transfer – you don't need to do anything. Contributions received during the limited service period will be processed when full services resume, using the unit prices effective on the date on which they would have been processed had we not been moving to a new provider.

Member contributions

Your **BPAY** details will stay the same. If any contributions are received via BPAY during the limited service period, they will be processed when full services resume, using the unit prices effective on the date on which they would have been processed had we not been moving to a new provider.

Pension payments

- The **frequency and amount of your pension payments** will transfer across and stay the same.

Financial advice

- If you have previously given an authority to a financial adviser to access your account information, this authority will be transferred to AAS and remain in force.
- Members will continue to be able to access personal and general advice about their super over the phone, regarding investment choices, insurance adequacy, contribution strategies and retirement readiness at no additional cost.

Members will be able to access a broader household retirement advice service over the phone to support their needs as they approach and transition into retirement. Depending on the scope of this advice this may attract a fee.

Death nominations

- If you have a binding or non-binding death nomination on your account, these instructions will automatically transfer across.
- If you nominated a reversionary beneficiary when you opened your pension account, these instructions will automatically transfer across.

Other items that will be transferred

- All **insurance claims, insurance applications, family law matters and complaints** in progress will be transferred to AAS to manage until they have been resolved.
- Any **Power of Attorney** instructions that you have given us will be transferred to AAS.
- Your **communication preferences** will be transferred to AAS.
- Your personal details and investment strategy will be transferred to AAS.

Other information

Here are some important details that will stay the same and others that will change from 1 June 2024.

	Before 1 June 2024	From 1 June 2024
Website	anzstaffsuper.com	anzstaffsuper.com
Online access	Log in via anzstaffsuper.com	Log in via anzstaffsuper.com
Phone numbers	1800 000 086	1800 000 086
Overseas number	+61 3 8687 1829	+61 2 8571 6789
Fax number	+61 3 9245 5827	+61 2 9287 0320
Email address	anzstaffsuper@superfacts.com	enquiry@anzstaffsuper.com
Postal address:	GPO Box 4303 Melbourne VIC 3001	GPO Box 2139 Melbourne VIC 3001
Australian Business Numbers (ABNs)	Fund: ABN 83 810 127 567 Trustee: ABN 92 006 680 664	Fund: ABN 83 810 127 567 Trustee: ABN 92 006 680 664
Unique Superannuation Identifier (USI)	USI: 83810127567801	USI: 83810127567801
Australian Financial Services Licence (AFSL)	AFSL 238268	AFSL 238268
Privacy policy	anzstaffsuper.com/privacy	anzstaffsuper.com/privacy
Administrator	Mercer Outsourcing (Australia) Pty Ltd (ABN 83 068 908 912)	Australian Administration Services Pty Limited (AAS) (ABN 62 003 429 114) (which forms part of the Link Group of companies).

This update was prepared and issued on 17 April 2024 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.

Any advice contained in this update is of a general factual nature only, and does not take into account the personal needs and circumstances of any particular individual.

Before acting on any information contained in this update, you should take into account your own financial circumstances, consider the relevant Product Disclosure Statement, and seek professional advice from a licensed, or appropriately authorised, financial adviser if you are unsure of what action to take. Our Product Disclosure Statements are available at anzstaffsuper.com or by calling us on 1800 000 086.