

**ANZ Staff Super's low fees and competitive insurance cover have always offered members great value. That value is now even better:**

## FROM 1 JANUARY 2019, WE'RE REDUCING OUR ACCOUNT MANAGEMENT FEE

The net account management fee for 2019 reduces from 0.20% p.a. to 0.16% p.a., and that is only charged on the first \$500,000.

**That will mean more money invested for your future.**

## FROM 1 JANUARY 2019, THE REBATE ON STANDARD DEATH AND TOTAL AND PERMANENT DISABLEMENT (TPD) COVER PREMIUMS IS INCREASING FROM 30% TO 40%.

The cover available through ANZ Staff Super is provided through a group policy which lowers premiums when compared to cover outside of ANZ Staff Super. The rebate increase means **members will now pay even less for their death and TPD cover.**

ANZ Staff Super exists solely to benefit our members. The reduction in our account management fee and 40% rebate on death and TPD cover premiums is further evidence of our great value just for you. Find out more at [www.anzstaffsuper.com](http://www.anzstaffsuper.com).

### What do I need to do?

You don't need to do anything. The changes will apply automatically from 1 January 2019.

Now might be a good time to review your insurance cover and make sure you have the right level of cover for your needs. If you wish to discuss your insurance options or apply to vary your cover, contact ANZ Staff Super on **1800 000 086**.



### Important notice:

In preparing this document, the Trustee has not taken into account your investment objectives, financial situation and particular needs. Before acting on any advice in this document, you should consider whether the advice is appropriate for you in light of your financial circumstances. You may also wish to contact your financial adviser. This document and interests in the ANZ Australian Staff Superannuation Scheme ("ANZ Staff Super") are issued by ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of ANZ Staff Super. You should consider the relevant Product Disclosure Statement before making a decision in relation to a financial product.

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