

ANZ AUSTRALIAN STAFF SUPERANNUATION SCHEME

WE HEARD YOU'RE LEAVING. WHY NOT TAKE US WITH YOU?

STAY WITH ANZ STAFF SUPER





YOU DON'T HAVE TO
SAY GOODBYE WHEN
YOU LEAVE ANZ



LEAVING ANZ DOESN'T MEAN LEAVING ANZ STAFF SUPER

GOING TO A NEW EMPLOYER

You can ask your new employer to pay your super contributions into your account in the Retained Benefit Account (RBA) Section.

It's easy! All you need to do is complete the attached form and give it to your new employer.

For information about the RBA Section, read the Product Disclosure Statement available in the 'Forms & publications' section at **www.anzstaffsuper.com**.

READY TO RETIRE

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

Read *Live the life you want! Your guide to retirement planning*, available in the 'Forms & publications' section at **www.anzstaffsuper.com**, or talk to an ANZ Staff Super financial adviser* on **1800 000 086** for advice over the phone.

THE BENEFITS

By staying with the Scheme, you'll continue to benefit from:

- membership of one of Australia's largest corporate super funds
- very competitive administration and investment fees
- a choice of investment options that can be mixed and matched
- continued death insurance cover (where applicable)
- access to aged-based Total and Permanent Disablement (TPD) cover (subject to meeting certain conditions)
- pre-retirement and retirement pension options
- web and mobile access to your account details; and
- access to limited personal financial advice about your Scheme options from ANZ Staff Super financial advisers*.

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

WHAT HAPPENS WHEN YOU LEAVE ANZ

When you leave ANZ, if your account balance is:

\$7,500
OR MORE



You'll be automatically transferred to the RBA Section.



Your existing investment choices and your MySuper or Choice classification will stay the same.



Your account management fee will stay the same until 30 days after you have transferred to the RBA Section. It will then increase to 0.25%* p.a. of your account balance (up to a maximum of \$500,000).



If you had insurance cover in Section A or C, death cover is available in the RBA Section and age-based TPD cover will be provided subject to certain conditions. See 'Your insurance' on page 6 for more information.

LESS THAN

\$7,500



If you want to stay with the Scheme, you'll need to increase your account balance to \$7,500 or more within 30 days of leaving ANZ.



To increase your account balance you can:

- roll money into your account from any other super accounts you may have, or
- make a voluntary contribution

You can make an online request to have other super rolled in via www.anzstaffsuper.com. Rollover and contribution forms can also be found at www.anzstaffsuper.com.



If your account balance is still less than \$7,500 after 30 days, it will be transferred to the Eligible Rollover Fund selected by the Trustee and you'll no longer be a member of the Scheme. You'll receive details of the Eligible Rollover Fund so you can roll your super into a fund of your choice.

*A rebate of 0.05% p.a. of your account balance up to \$500,000 applies currently, meaning the net account management fee is 0.20% p.a. This fee rebate is reviewed annually.



WE'RE HERE TO SUPPORT
YOU THROUGH YOUR
SAVINGS JOURNEY
AND INTO RETIREMENT



YOUR INSURANCE

When you transfer to the RBA Section, your insurance cover may change.

From the date you leave ANZ, you have 30 days of extended death cover from Section A or Section C (as applicable), unless you have been paid a TPD benefit.

If you're a Section A member, your insurance cover (if any) will continue for death only. If you're a Section C member with Multi-level Cover, Full Cover (i.e. 15% x Exit Salary x Years to age 60) will apply for death only.

When you transfer to the RBA Section you'll be provided with age-based TPD insurance cover, as long as:

- you have death cover in the RBA Section;
- you have had contributions paid into your account in the past 12 months;

- contributions continue to be made to your account in the RBA Section at least on an annual basis, i.e. a contribution no later than 12 months after your previous contribution. Your TPD cover will cease on the date 12 months after your last contribution was made.

If you don't meet the first two conditions listed above, your TPD insurance cover (if any) will cease on the day you leave ANZ.

If your death cover in the RBA Section ceases, your TPD insurance cover will also cease.

Premiums for any insurance cover will be deducted from your account.

TIP

HELP US STAY IN TOUCH

Provide us with your email address after you leave and we'll be able to keep you up-to-date with all the latest information either regarding or about your super.

Just log in at **www.anzstaffsuper.com** or call us on **1800 000 086**.

WHAT YOU NEED TO DO

There are a few things to consider when you leave ANZ:

1

CONSIDER WHETHER THE RBA SECTION IS RIGHT FOR YOU

When you leave employment at ANZ, we'll send you a copy of the RBA Section's Product Disclosure Statement (PDS). Read this PDS carefully before making any decisions.

2

CHECK YOUR ACCOUNT BALANCE

ANZ Staff Super will send you a benefit quote when your termination is advised via the payroll system. Otherwise check your account balance online at www.anzstaffsuper.com (PIN required) or ring ANZ Staff Super on **1800 000 086** and ask to be sent a quote.

3

IF YOUR ACCOUNT BALANCE IS BELOW \$7,500

If your account balance is below \$7,500 and you want to stay a member of the Scheme, you'll need to roll in super from another fund or make a voluntary contribution. You can make an online request to have your other super rolled in through the secure section of www.anzstaffsuper.com (PIN required). You can also download the relevant forms from www.anzstaffsuper.com or call ANZ Staff Super on **1800 000 086** for assistance.

4

IF YOUR ACCOUNT BALANCE IS \$7,500 OR MORE

If your account balance is \$7,500 or more, you'll be automatically transferred to the RBA Section. You can then complete the attached Choice of Fund form and give it to your new employer to have your super contributions paid to your RBA account.

5

UPDATE YOUR CONTACT DETAILS

Make sure we can keep in touch. Remember to update your e-mail address and check your other contact details online at www.anzstaffsuper.com (PIN required) after you've left ANZ or call ANZ Staff Super on **1800 000 086**.

WE'RE HERE TO HELP

To find out more about keeping your super with us when you leave, call ANZ Staff Super on **1800 000 086** or contact us at:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Telephone: **1800 000 086**
Outside Australia: **+61 3 8687 1829**
Website: www.anzstaffsuper.com
Email: anzstaffsuper@superfacts.com



ANZ Australian Staff Superannuation Scheme Choice of Fund Election Form

Please use this form to notify your employer of your choice of superannuation 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 Mrs Ms Miss Other Date of birth / /

Given names

Surname

Residential address (**must be advised**)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Daytime Telephone - Mobile -

E-mail

Step 2 – Provide details of your fund of choice

Fund Name:

Fund address

Fund Contact Number:

Fund Website Address:

Unique Superannuation Identifier (USI):

Fund Australian Business Number (ABN):

Membership number



Step 3 – Sign the form

Please pay my Superannuation Guarantee (SG) contributions into the ANZ Australian Staff Superannuation Scheme.

I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Member's signature:

X

Submit this completed form to your employer and keep a copy for your records.

Important Information for your Employer

Statement of Fund Compliance

To whom it may concern

I certify, on behalf of the Trustee of the ANZ Australian Staff Superannuation Scheme (the Scheme), that:

1. The Scheme is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 ("SIS Act").
2. The Scheme is a complying superannuation fund within the meaning of the SIS Act and has never received a notice of non-compliance from the Australian Prudential Regulation Authority.
3. The Scheme is able to accept superannuation contributions from employers on behalf of current members.
4. The Scheme is not and has never been subject to a direction under Section 63 of the SIS Act.

Confirmation of acceptance of contributions

The ANZ Australian Staff Superannuation Scheme will accept personal and employer contributions for current members.

How to make contributions to ANZ Staff Super

Simply contact your SuperStream solution provider and use the following information:

Fund name: ANZ Australian Staff Superannuation Scheme

ABN: 83 810 127 567

USI: 83810127567801

Yours sincerely,

Paul Rosam

Senior Manager Superannuation



i

IMPORTANT NOTICE

In preparing this document, the Trustee has not taken into account the investment objectives, financial situation and particular needs (“financial circumstances”) of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in the Scheme are issued by ANZ Staff Superannuation (Australia) Pty Ltd, the Trustee of the ANZ Australian Staff Superannuation Scheme. You should consider the relevant Product Disclosure Statement before making a decision in relation to a financial product.

* The Trustee has entered into an agreement with Australia and New Zealand Banking Group Limited (ANZ) under which ANZ’s financial advisers have been engaged to provide Scheme members with general or limited personal financial advice about options available within the Scheme over the phone for no extra charge. If you require more complex

personal advice, you’ll be given the option of receiving comprehensive personal advice from an ANZ financial adviser and ANZ will charge you a fee for this advice. These financial planning services are provided by ANZ’s financial advisers under ANZ’s Australian Financial Services Licence AFSL 234527. Any advice provided by ANZ’s financial advisers

is not provided or endorsed by the Trustee and is not provided under the Trustee’s AFSL.

This document was up to date at the time it was prepared. Copies of the current Product Disclosure and in Detail booklet for the Retained Benefit Account Section are available on our website www.anzstaffsuper.com or by contacting ANZ Staff Super.

Issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 as Trustee of the ANZ Australian Staff Superannuation (Australia) ABN 63 810 127 567.

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