

member update

JULY 2015

ANZ Superannuation Savings Account

WOMEN AND SUPER

An alarming reality

INSURANCE

She'll be right mate...

FEDERAL BUDGET

Budget Update

Women
and super



YOUR WORLD
YOUR WAY

ANZ

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For ANZ Superannuation Savings Account members.



WELCOME

WELCOME TO YOUR END OF FINANCIAL YEAR MEMBER UPDATE

I'd like to thank you for your continued support of ANZ's superannuation solutions.

Meanwhile, we continue to work tirelessly in managing your ANZ Superannuation Savings account to our consistently high standard.

IN THIS UPDATE

Did you know that most women retire with inadequate retirement savings? We take a look at a few practical steps to help you get the most out of your super. In this edition of your Member Update we also look at the benefits of combining insurance with your super and provide information on other changes impacting super as a result of the Federal Budget and what it means for you.

As always, we recommend the best way to stay abreast of the changes and to maximise your financial future is to regularly meet with your financial adviser. In our view, the need for regular sound financial advice is paramount and plays a key role in ensuring your long-term financial goals can be achieved.

Thank you again for choosing ANZ for your super, investment and retirement needs. We look forward to managing your superannuation now and into the future.



Mark Pankhurst

Head of Client and Product Management
ANZ Global Wealth

The strength of ANZ

ANZ operates in 33 markets globally with representation in Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. ANZ provides products and services to more than 8 million retail customers worldwide and employs over 47,000 people.

ANZ aims to become a super regional bank. This involves growing in the Asia Pacific region while also remaining very focused on the business and opportunities that exist in Australia and New Zealand.

ANZ has a strong involvement in the community, leading the way with programs targeting financial literacy, indigenous inclusion, the environment, volunteering and sponsorship.

AN ALARMING REALITY FOR WOMEN AND THEIR SUPER

MOST WOMEN RETIRE WITH INADEQUATE SAVINGS TO FUND
A 'COMFORTABLE' LIFESTYLE. WHAT CAN THEY DO TO BOOST THEIR SUPER BALANCE?



Australian women are living longer than ever and as a consequence, the length of time spent in retirement years is on the rise too. Today, women retiring at 60 can expect to spend an average of 29 years in retirement.¹

Yet one in three women will retire with no super at all². We also know that the average super account balance for women when they retire is \$90,000 less than the average for men, and 90% of women will retire with inadequate savings to fund a 'comfortable' lifestyle.³

WHY DOES THIS OCCUR?

A major contributor to this issue is 'super baby debt', where taking time off work to have a family means women can miss out on up to \$50,000 in their super.⁴ When women are not at work, employer contributions may stop. Even with part-time work, employers are only obligated to contribute to super if you earn over \$450 a month.

Other contributing factors for women to not build a reasonable amount of retirement savings include: lower pay compared to their male equivalent, running a single-parent household after divorce and inability to be the primary care-giver and in full-time work.

SO WHAT CAN YOU DO TO IMPROVE RETIREMENT SAVINGS?

1. Consider asking your spouse to make a 'spousal contribution' to your super

If your assessable income is less than \$13,800 for the financial year, your spouse can make a non-concessional (after-tax) contribution on your behalf and claim a maximum tax offset of up to \$540 if your spouse contributes up to a maximum of \$3,000 into your complying super fund.

Please note: eligibility criteria apply. See ATO website for further details.

A spouse for the 'superannuation spouse contributions tax offset' includes a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Speak to your financial adviser to ensure your retirement strategy is on track.

TFN alert: your super fund cannot accept after-tax contributions, or receive co-contributions on your behalf, if you have not provided your tax file number (TFN) to your fund.

2. You may be eligible for a Government Co-contribution⁵

Another option to help you 'catch-up' on your super savings is to take advantage of the Government Co-contribution Scheme⁶. You may have decided to return to work part-time after the kids were born, or alternatively return to work full-time. Either way, if you make a non-concessional (after-tax) contribution to your super fund, and earn less than \$50,454 a year (for 2015/2016 year), you will be eligible for a Government Co-contribution of up to \$500 if you satisfy the requirements.

To find out how much co-contribution you may be entitled to, go to the ATO's Super Co-contribution Calculator.

3. Maximise concessional cap limits while you work

Regular super contributions beyond those your employer makes can rapidly increase your final retirement savings. One of the most tax-effective ways is to make contributions 'before-tax' via your employer, with a salary sacrifice arrangement. Limits apply to the total amount in before-tax dollars you may contribute to super (including Superannuation Guarantee contributions made by your employer). Please see the table below for the limits.

Income Year	Cap for those aged under 50 years as at the end of the financial year	Cap for those aged 50–59 as at the end of the financial year	Cap for those aged 60 years or over as at the end of the financial year
2015-16	\$30,000	\$35,000	\$35,000
2014-15	\$30,000	\$35,000	\$35,000
2013-14	\$25,000	\$25,000	\$35,000

See Contribution caps at www.ato.gov.au

For more information on strategies relating to women and how you can achieve greater financial security, go to anz.com/women, or contact Customer Services.

1 2015 Intergenerational Report, 'Australia in 2055'. Page 5. Source: The Commonwealth of Australia.

2 The Association of Superannuation Funds of Australia, 'Help ASFA close the \$92,000 superannuation gender gap this Women's Day', media release, 27 February 2015, accessed April 2015.

3 For the definition of 'comfortable' lifestyle, see ASFA Retirement Standards (May 2015) at superannuation.asn.au

4 ASFA media release 'How the 'super baby debt' eats away at a woman's nest egg' 27 August 2012

5 An income test and work test applies.

6 ANZ Superannuation Savings Account does not accept Government Co-contributions

SHE'LL BE RIGHT MATE...

AUSTRALIANS TEND TO BELIEVE THAT "WHATEVER IS WRONG WILL RIGHT ITSELF OVER TIME", WHICH REFLECTS OUR VERY RELAXED ATTITUDE TO LIFE.

HOWEVER, THE REALITY MAY BE FAR FROM THIS

"She'll be right mate..." is an Australian phrase used to express the belief that 'whatever is wrong will right itself over time' and reflects our very relaxed attitude to life.

But this is a belief. The reality may be far more serious, in that many Australians will experience some form of injury, illness or death, which can have significant impacts to their way of life or their family's financial security.

Thankfully, insurance is one way to safeguard against the financial impact of unexpected events like these and if you take out insurance within super, it could be a tax-effective way to help make sure you are covered. So, let us take a closer look at **insurance within super**, because a little of your time today could make all the difference to you and your family's life.

Did you know?

Premiums on basic Death and Total & Permanent Disability (TPD) cover offered by the super fund may be paid from before-tax contributions such as Superannuation Guarantee (SG) or Salary Sacrifice arrangements. Contributions caps may apply.

Cardiovascular disease kills one Australian every 12 minutes¹



Check your insurance cover to ensure your employer has set up your insurance cover correctly, including: occupation, age, gender, types of insurance and sum insured.

DON'T LET DISABILITY RUIN THE REST OF YOUR LIFE

Meet Lucy and Lyle

Lucy and Lyle are both 34 years of age. Lucy works part-time as an architect, spending the rest of her time renovating their new home, while Lyle works as a landscape gardener. For their fifth wedding anniversary, Lucy and Lyle decided to take the skiing trip in Canada they had always dreamed of. The trip of a lifetime turns into a nightmare when Lyle is seriously injured on the slopes.

Sadly, the serious injury turned out to be a spinal fracture and Lyle is faced with life in a wheelchair.

Aside from dealing with the shock of such a serious injury, the couple has to contend with the costs of surgery, rehabilitation and completely modifying their home and car for Lyle. Luckily for Lyle and Lucy, their financial adviser had assessed their protection needs and ensured they were

both covered, having TPD insurance via their life cover. As Lyle's injury meant that he met a condition of release to access funds in his superannuation account, he was able to access the insurance cover and they were able to extinguish some of the mortgage, pay for modifications to the home and car, as well as pay for some of the rehabilitation that Lyle would require.²

Because they decided to take less cover than their adviser had recommended, Lucy did have to go back to work full-time to cover the rest of Lyle's rehabilitation costs and continue paying the mortgage.

However, the cover that they did have went a long way in reducing their financial burden, allowing Lyle and Lucy more time to focus on important things, like Lyle's rehabilitation.

1 Heart Foundation Data and Statistics, heartfoundation.org.au
2 Terms and conditions apply before release of funds. Each case is assessed independently.



WHAT TYPES OF INSURANCE COVER ARE OFFERED WITHIN SUPER?

Under the new MySuper reforms introduced in 2013, your employer's super fund has to provide a basic level of 'Death' (or Life) and 'Total and Permanent Disablement' (TPD or invalidity) insurance to eligible MySuper members. Super funds may also offer Income Protection separately within your super.

Insurance is typically sold in 'units' or as a fixed amount of cover ('fixed cover') and the cost of the cover is charged as a premium (referred to as insurance fees in MySuper products). You can apply to take up additional cover in any of the insurance types offered within your employer's super fund. Additional insurance cover is subject to approval by the insurer of the super fund and you may be required to undergo a medical assessment and complete a Personal Health Statement. Furthermore, if you have a pre-existing condition on or prior to the day that you increase your cover or are approved for a new type of cover, the insurer will not pay a benefit on the increased amount or new type of cover.

INSURANCE TYPES

- **Death cover** – also known as term life insurance, pays a set amount of money when the insured person dies.

The money will go to the people you nominate as beneficiaries on your super account (conditions apply).

- **TPD cover** – helps cover the costs of rehabilitation, debt repayments and the future cost of living if you are totally and permanently disabled. TPD cover is often bundled together with life cover.
- **Income Protection** – replaces the income lost through your inability to work due to injury or illness.

Don't wait until it's too late.

For more information on adding additional cover within your super, speak to your financial planner or contact Customer Services.

Did you know?

An insurance payout can be structured within your super, as an income stream, to reduce the amount of tax that may be payable and to provide the advantages of a regular income stream. Conditions apply. It is important to check with your financial planner.

EASE THE STRAIN OF SUDDEN LOSS

Meet Elroy and Nina

Elroy and Nina are married with four children aged between 12 and 18. Elroy is 55 years of age and is a company executive earning \$350,000, while Nina is 40 years of age and is a private bank manager earning \$100,000. The family has a comfortable lifestyle and a remaining mortgage of \$400,000.

On the way home from a business trip, Elroy is involved in a serious car accident. Sadly, Elroy doesn't survive the accident and dies on the way to the hospital. Elroy's death is a devastating blow to the family. However, Nina is comforted by the fact that Elroy's financial adviser ensured his insurance through his superannuation was robust enough to make sure the family were cared for in the event of

his death. Elroy's \$2 million payout ensured that Nina could pay off the mortgage, continue the children's education and meet all the funeral costs without financial strain.

Why you may need life cover

Life cover becomes a necessity if you have dependants who rely on you financially or if you have debts which need to be extinguished upon your death. Immediate expenses to take into account include:

- ongoing income for your dependants
- mortgage or other debts
- funeral costs
- medical or hospital costs.

WHAT DOES THE FEDERAL BUDGET MEAN FOR YOU?

ON 12 MAY 2015, THE ABBOTT GOVERNMENT DELIVERED ITS SECOND FEDERAL BUDGET.
THERE ARE A NUMBER OF ANNOUNCEMENTS OF WHICH YOU SHOULD BE AWARE,
THOUGH THERE WERE NO MAJOR CHANGES TO INVESTMENTS OR SUPERANNUATION.

The announcements in this Budget update are proposals unless stated otherwise. These proposals need to successfully pass through Parliament before becoming law and may be subject to change during this process. In this update we look at the Budget proposals that may impact investors and individuals planning for retirement.

Early access to superannuation for people with terminal medical condition from 1 July 2015

The Government has amended the provision for accessing superannuation for people suffering a terminal medical condition. This amendment will extend the life expectancy period from 12 months to 24 months.

Possible implications to consider

If an individual failed to obtain the required medical certification due to the restrictions of the 12-month rule, consider obtaining new medical certification. Whilst the change will allow earlier access to an individual's super it may not provide earlier access to any terminal insurance benefits as part of their super.

If you have insurance within your super, it is important to understand the terms and conditions. Consider maintaining some money in your super account to keep the account open and to pay insurance premiums. Withdrawing your full balance could result in the loss of valuable insurance cover. Refer to your financial planner.

Changes to pension indexation abandoned

In last year's Budget, the Government proposed to change the indexation of pension payments to movements in the

Consumer Price Index (CPI). This proposal is now abandoned. Pensions will continue to be indexed in line with the higher of increases in CPI, male total average weekly earnings and the pensioner and beneficiary living cost index.

Government commitment to continue indexation and not reduce deeming thresholds

The Government has committed to continued indexation of the pension income test free areas and deeming thresholds. The Government also announced that they will not be proceeding with the reduction in the income test deeming rate thresholds as announced in the previous 2014/15 Budget.

Changes to pension asset thresholds and taper rate from 1 January 2017

The Government has legislated increases to the lower pension asset thresholds. However, the asset test taper rate increases from \$1.50 per fortnight for every \$1,000 above this threshold to \$3 per fortnight. This taper rate applied before 20 September 2007. Consequently, the upper asset thresholds reduce.

It is estimated that under the new rules:

- Around 50,000 part pensioners will qualify for a full pension.
- Approximately 91,000 part pensioners will no longer qualify for the pension and a further 235,000 will have their part pension reduced.

Those who no longer qualify for Age Pension because of the changes have guaranteed eligibility for the Commonwealth Seniors Health Card or the Health Care Card.

Tightening overseas absence rules and impact on certain payments, including Age Pension from 1 January 2017

The Government has proposed that recipients of Age Pension, Wife Pension, Widow B Pension and Disability Support Pension (DSP) may have their entitlements decrease if absent overseas for more than 6 weeks (reduced from the current 26 weeks).

After 6 weeks' absence from Australia, pensioners who have lived in Australia for less than 35 years will be paid at a reduced rate proportional to their permanent residence in Australia between the age of 16 and pension age.

Pensioners absent on 1 January 2017 will not be affected by this change unless they return to Australia and make a subsequent trip overseas. The following pensioners will be exempt from these measures:

- Age Pensioners who have lived in Australia, as a permanent resident, for more than 35 years between the age of 16 and their pension age
- DSP recipients who are terminally ill or severely impaired
- Certain Widow B Pension recipients
- Certain Wife Pension recipients.

Possible implications to consider

If you're an Age Pensioner and take an overseas holiday post retirement, you should understand the impact to your entitlements if you are intending to be overseas for more than 6 weeks.

If you have any questions or concerns about how these or any other Budget proposals could affect you and your family, visit www.budget.gov.au or speak to your ANZ Financial Planner.

IMPORTANT CHANGES AND INFORMATION

01 STANDARD RISK MEASURE

Since 2013 we have adopted the Standard Risk Measure which is based on the industry best practice guidelines to allow investors to compare investment funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment fund(s).

Risk Band	Risk Label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

For further information, refer to our website at anz.com > personal > investing-super > resources

02 ANNUAL STATEMENTS FOR SUPER – ADDITIONAL EXPLANATORY NOTES

The following explanatory notes are to be read together with your 2015 Annual Statement for your super account. If you have any further questions about your Annual Statement, please speak to your financial adviser or call Customer Services.

Contributions tax

Contributions tax of 15% will apply to any contributions that you claim as a personal tax deduction (subject to a valid 'Notice of intent to claim a tax deduction' form) or contributions made by your employer (including salary sacrifice contributions).

In calculating the amount of tax payable we may make allowance for deductions available to the fund on transactions such as the payment of insurance premiums.

If you are claiming a tax deduction for personal contributions that you made in the Annual Statement period, the related contributions tax will only appear in the Annual Statement if we received your 'Notice of intent to claim a tax deduction' form by the date requested and the notice has been acknowledged by the Trustee.

Tax at a rate of 15% also applies to the untaxed element of a rollover superannuation benefit and certain foreign super fund transfers. The tax payable is shown on your Annual Statement.

Additional tax for high income earners (Division 293 tax)

An additional 15% tax may apply to certain concessional contributions if your adjusted taxable income exceeds \$300,000. For further information please visit ato.gov.au or speak to your adviser.

Preservation status

Unrestricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that you can access at any time.

Restricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that you can access, if you leave an employer who has contributed to this fund on your behalf, or when preserved benefits are payable.

Preserved Benefit is the amount of withdrawal benefit at the close of the reporting period required to be preserved by the Trust Deed and super legislation governing your benefits. Generally, you cannot access this amount until age 65, or once you have reached your preservation age (between age 55 and 60, depending on your date of birth) and you have retired.

The total of the preservation components is net of withdrawal fees and contributions tax payable on contributions that were made up to the end of the reporting period. Please note: where no-TFN contributions tax is payable, the total of the preservation components will differ to the withdrawal amount as no-TFN contributions tax payable is deducted from the withdrawal amount and not from the preservation components.

Super Guarantee (SG) Allocation

The Super Guarantee Allocation is the amount of employee entitlement paid by the Australian Taxation Office (ATO) representing a superannuation guarantee shortfall and any interest for the shortfall. This amount includes the 9.5% (for 2014/15) obligation and any interest earned. The Super Guarantee Allocation may appear on your Annual Statement as either an addition or deduction. An addition represents a payment from the ATO into your account and a deduction may be the correction of a payment received to your account or the recovery of an overpaid Super Guarantee Allocation by the ATO. This Super Guarantee Allocation amount is determined by the ATO, so you should speak to your financial adviser or contact the ATO in relation to the amount paid.

03 AUSTRALIAN PRUDENTIAL REGULATION AUTHORITY (APRA) LEVY

In 2013, the Federal Government increased the APRA Levy (Levy) paid annually by all APRA regulated superannuation funds. We wish to notify you that OnePath Custodians Pty Limited (Trustee) has now recovered this year's Levy from member accounts.

The amount of the Levy is set to recover the general operational costs of APRA, and will also assist with the implementation of the Government's 'SuperStream' reforms. These reforms are designed to support the superannuation system to operate more efficiently for the benefit of members.

The Levy is an expense to the OnePath MasterFund and is applied each year. The component of the Levy related to SuperStream will cease in 2018.

What does this mean for you?

The Trustee recovers the Levy by deducting it from the unit price of each investment option (excluding cash, term deposits and guaranteed products).

The recovery for the year ending 30 June 2015 occurred on, or around, 28 May 2015. It is estimated the impact on members was 0.01% of unitised investment options. For example, a member with a balance of \$50,000 will pay \$5.00.

Looking forward to the 2015-16 financial year, the Australian Government is considering collecting the SuperStream component of the levies on a member basis rather than a percentage of a superannuation entity's assets.

What do you need to do?

You do not need to do anything, the Levy and unit price adjustment has already been recovered for the 2014/15 year and we will notify you of the changes made for 2015/16 by the Australian Government, if any.

04 YOUR ANNUAL REPORT IS AVAILABLE ONLINE

In line with ANZ's ongoing commitment to reducing our impact on the environment, your Annual Report will be available online in December 2015 at
anz.com > Personal > Investing & Super > Resources

05 CHANGES TO DISHONoured CHEQUE PROCESSING PROCEDURE

In response to the declining usage of cheques, the Australian Payments Clearing Association has mandated that banks switch from paper to electronic image exchange as the mechanism to manage cheque payments.

As a result, if dishonoured, the physical cheque will no longer be returned to the customer. The customer will now receive a letter that contains an image of the dishonoured cheque. The new process is effective from 25 May 2015.

As a result of the physical cheque not being returned, the cheque re-presentation process can no longer be supported, and has been removed from ANZ's operating procedures.

06 MEMBER STRONGER SUPER LEVY

To cover some of the costs incurred to comply with the Government's 'Stronger Super' reforms and in line with many other super funds, the Trustee has approved an asset-based levy to be applied against the investments of OnePath MasterFund members in the 2015/16 financial year.

The levy will be a percentage based charge on unitised investment options estimated to be no greater than 0.06%, and applied as a one-time adjustment to the daily unit price. We will confirm the actual charge deducted in the next Member Update.

07 QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME CHANGES

Her Majesty's Revenue & Customs (HMRC) has recently advised of changes in UK pension laws that impact how Qualifying Recognised Overseas Pension Schemes (QROPS), like the OnePath MasterFund, can retain their qualifying status.

From 6 April 2015, the changes mean that recognised overseas pension schemes have to ensure that pension benefits payable to the member are not payable before the member reaches normal minimum pension age unless the ill-health condition is met.

Unfortunately, the UK requirements may not be compatible with Australian superannuation law relating to the release of superannuation monies. As a result, at the time of publication, the OnePath MasterFund is no longer accepting transfers of monies from UK pension schemes.

HMRC has confirmed that members who transferred pension savings into the OnePath MasterFund prior to 6 April 2015 will remain subject to UK tax on the same basis as if the scheme had retained its qualifying status. They will be able to remain as members and receive a pension paid from the benefits transferred without automatically incurring additional UK tax charges.

08 IMPORTANT NOTE REGARDING YOUR INSURANCE COVER

For specific terms and conditions and eligibility criteria of your insurance cover, please refer to the Product Disclosure Statement, Additional Information Guide provided with your Welcome Letter, the insurance policy, and any subsequent correspondence relating to changes in your insurance. Please contact Customer Services on 13 38 63 for further details regarding insurance cover.

09 CHECK YOUR INSURANCE DETAILS

Check your insurance cover to ensure your employer has set up your insurance cover correctly, including: occupation, age, salary (if applicable), gender, types of insurance and sum insured.

10 IMPORTANT NOTE ABOUT FUNDS RATE OF RETURNS REPORTING FOR PREVIOUS YEARS

Please note that some of the 5 and 10 year rates of return in previous annual statements, were displayed incorrectly. The interest credited to your account was correct, however, if you would like further information, please contact Customer Services.

ANZ Superannuation Savings Account

 13 38 63 weekdays between 8.30am and 6.30pm (AEST)

 customer@onepath.com.au

 anz.com

ANZ Superannuation Savings Account is a product offered by the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44) (Fund). When you invest in this product, you become a member of the Fund. OnePath custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE 10000673) is the trustee and issuer of the Fund and the issuer of this Member Update.

The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the issuer is owned by ANZ it is not a bank. Except as described in the Product Disclosure Statement (PDS), an investment in ANZ Superannuation Savings Account is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of your investment. Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. Returns can go up and down. Past performance is not indicative of future performance. This information is current as at July 2015 but may be subject to change. Updated information will be available free of charge by contacting customer Services on 13 38 63.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. The case studies used in this member update are hypothetical and are not meant to illustrate the circumstances of any particular individual.

Taxation law is complex and this information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent taxation advice. You should read the PDS and consider whether the product is right for you before making an investment decision. A copy of the PDS is available by contacting customer services.