

Get it Together

ANZ Super Advantage Super Transfer Service

Form enclosed

Making dollars and sense

By consolidating all of your super into your ANZ Super Advantage account, you can enjoy the convenience and benefits of having a single superannuation provider.

Approximately nine million Australians in the paid workforce have more than 25 million superannuation accounts. So, the chances are, if you have worked for more than one employer, you may well have more than one superannuation account.

Having multiple accounts may mean multiple administration fees and charges, numerous statements, and additional time and effort spent tracking your investments.

By consolidating (or transferring) your super from previous funds into your ANZ Super Advantage account, you can maximise the benefits of your super and watch your retirement savings grow.

ANZ Super Advantage will accept money from previous superannuation funds and rollover accounts.

The question's not why – it's why not?

Consolidating super into your ANZ Super Advantage account means that you can benefit from:

- **a larger account balance** – all your super is working together for your retirement and in accordance with your current investment strategy
- **reduced fees and charges** – reducing the number of super accounts you have may provide you with better cost efficiency, especially for those with larger account balances and
- **the convenience of a single statement** – reducing paperwork makes it easier for you to manage and monitor your entire super savings.

Find your lost super

Another way to increase your super savings is to find and consolidate your lost super. According to the Australian Tax Office, there is over $9.7 billion of unclaimed super that Australians have lost track of. Is any of it yours?

You can track down any lost accounts at www.unclaimedsuper.com.au or on www.ato.gov.au/super, the ATO's Super Seeker website.

Simple steps to your super solution

To transfer all of your super into your ANZ Super Advantage account, simply complete and return the Super Transfer Service Form attached to this brochure and we'll do the rest – it's that easy!

To complete the Super Transfer Service Form, follow the four easy steps below:

Step 1 Refer to your previous super fund statement and fill in the details on the form attached.

Step 2 Complete your ANZ Super Advantage account details. You will find these details on the welcome letter you would have received when joining, or your last member statement. Alternatively, you can obtain these details by calling 13 38 63.

Step 3 Read the authorisation to allow the transfer of your super and make sure you sign it.

Step 4 Send the completed form to us, and we'll do the rest on your behalf!

How long will it take to consolidate your super?

The time it takes to consolidate your super will depend on the speed at which your previous fund responds to your request. Sometimes this can take a while, however we will do what we can to speed up the process.

What else do you need to be aware of?

You should be aware that:

- your previous fund may charge a termination penalty when moving money out of the account
- moving funds may have investment, tax and fee implications for you and
- you may have insurance cover within your previous fund. Make sure you find out if cover will be maintained after you transfer.

While we will do our best to consolidate your super, your previous fund may require you to fill in a claim form. We will advise you if this is the case.

Before making an investment decision, you should consider discussing your personal circumstances with an ANZ Financial Planner.

If you have any questions, please call ANZ Customer Services on 13 38 63 from 8am to 8pm Monday to Friday AEST (excluding national public holidays). Alternatively visit www.anz.com/wealth/super

Super Transfer Service Form

Instructions – complete and return this form to the address below:

If you have multiple super funds, you will need to complete a separate form for each fund. Photocopied forms will be accepted, simply photocopy the blank form prior to completing your details. You can also download additional copies of this form at www.anz.com/wealth/super

For assistance you can:

- Phone 13 38 63
- email customer@ing.com.au
- Mail ANZ Super Advantage
  GPO Box 4028
  Sydney NSW 2001

Step 1 ›
Fill in your previous fund details here

Your previous fund details

Please transfer my benefits from the following super fund to my ANZ Super Advantage account:

Superannuation or Rollover Fund

Fund address

State Postcode

Policy/Member number

Date of birth D D M M Y Y Y Y

Approx. dollar value of transfer $, , ,

Previous employer name

Step 2 ›
Fill in your ANZ Super Advantage account details here

Your ANZ Super Advantage account details

Employer name

Member number

Surname

Given name(s)

Address

State Postcode

Email

Business hours phone

Date of birth D D M M Y Y Y Y

Internal use only ASA WK

Step 3 ›
Read the authorisation

Authorisation

1. I authorise the transfer of all my benefits as outlined above and request that my previous fund provides all the relevant information to ING.
2. I understand that in giving this authorisation, the trustee of my previous fund is discharged from all liability in respect of my membership of that fund once the total of my account in that fund has been transferred.
3. To the best of my knowledge, my previous fund is a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993.
4. I understand that, in certain circumstances, ING may be required to deduct tax from the untaxed portion (if any) of the amount transferred.
5. I approve the deduction of transfer fees (if any) from the benefits transferred (subject to legislative restrictions).
6. I understand I will be notified upon receipt of funds transferred from my previous fund by ING.
7. › I acknowledge that ING follows the National Privacy Principles as described in the Privacy Act 1988 (Cth) and has a Privacy Policy which describes in detail the way the Trustee handles members' personal information.
   › I accept that ING may send me information about its products or services from time to time. I understand that I may notify ING of my decision not to receive further information by contacting ING directly.

Signature of Member

Date D D M M Y Y Y Y

Step 4 ›
Send the completed form to us and we'll do the rest!

Send in the completed form

Please send the completed form using the reply paid envelope on the reverse, or return the form by mail to:

ANZ Super Advantage
GPO Box 4028, Sydney NSW 2001

Letter of compliance

1 January 2006

Superannuation Fund Number (SFN): 292 916 944

Your existing fund may ask for a copy of this letter before transferring your benefits to ANZ Super Advantage (the Fund).

To whom it may concern,

ING Custodians Pty Limited (ING Custodians) is the Trustee of ANZ Super Advantage in the ING MasterFund.

I confirm the following statements on behalf of ING Custodians: The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS). It is the intention of ING Custodians to manage the Fund in compliance with the SIS laws, the relevant requirements of the Corporations Act and guidelines issued by both the Australian Securities and Investments Commission and the Australian Prudential Regulation Authority.

The Trustee certifies that the Fund is not subject to a direction under section 63 of SIS.

The Trust Deed governing the Fund allows benefits to be transferred or rolled, from other resident regulated superannuation funds or superannuation products and allows benefits to be transferred or rolled over to other resident regulated funds.

Members may only cash preserved benefits in circumstances permitted under SIS.

The Trustee of the transferring fund or life company is required to make its cheque payable to:

ANZ Super Advantage
GPO Box 4028, Sydney NSW 2001

Yours sincerely



Ross Bowden
Director
ING Custodians Pty Limited
ABN 12 008 508 496 AFSL 238346 RSE L0000673

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Customer Services
Telephone enquiries
13 38 63

Email
customer@ing.com.au

Postal address
ANZ Super Advantage
GPO Box 4028
Sydney NSW 2001

Website
www.anz.com/wealth/super

To arrange an appointment with an ANZ Financial Planner:

- call 1800 641 593, Monday to Friday, 8.00am to 8.00pm (AEST)
- visit www.anz.com/wealth/super or
- ask a consultant at any ANZ branch.

ANZ Super Advantage is issued by the Trustee, ING Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 RSE L0000673. The information in this brochure should not be used or relied upon as a substitute for the ANZ Super Advantage Product Disclosure Statement. This brochure is of a general nature only and does not contain investment recommendations or advice. You should obtain detailed professional advice and read the relevant brochure in full before making any investment decision.

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