

Super a puzzle?

Put all the pieces together – it's easy



*Consolidate or make an additional after-tax contribution and get a chance to win \$5,000!**

Put all your super pieces together!

While many of us think about how we'd like to spend our retirement, not many take the time to put all the pieces together. There are some simple things you can do to help you achieve a comfortable retirement sooner and you'll also get a chance to win \$5,000*.

Consolidate your super accounts

If you've had more than one job then it's likely you may have more than one super account. Having multiple super accounts may mean you're:

- › paying more fees. Each year Australians are paying \$1-2 billion in unnecessary super fees.[†]
- › having to manage multiple sets of paperwork.
- › unaware of how much super you actually have. You may even have lost super.

Rolling over your super to ANZ is easy

1. Fill out the Rollover Form overleaf for each account you want to rollover.
2. Provide Certified Proof of Identity for each rollover form.
3. Send the form and proof of identity freepost to ANZ Super Advantage, Reply Paid 4028, Sydney NSW 2001.

Once we have received your form and proof of identity we will contact your other super funds and manage the process for you.

Remember to discuss any potential superannuation strategies with your ANZ Financial Planner.

Need help? Call Customer Services on 13 38 63 or visit www.anz.com/wealth/super

Make additional after-tax contributions

Research conducted by the Association of Superannuation Funds of Australia (ASFA) has suggested that you should consider investing around 12-15% of your income into super to be able to provide for a comfortable retirement*.

Contribute more now

You can make regular or one-off after-tax contributions via BPAY® or Internet banking using the details below.

BPAY®	
Bill code	564 625
Reference No.	13 + reference number
Internet banking	
BSB	012 911
Account No.	000 564 625
Reference No.	MV + member number
Account name	your name

Visit ANZ L-earn at www.anz.com/wealth/super for more information on how to reach your retirement goals sooner.

Win \$5,000 cash!

If you rollover or make an after-tax contribution of \$1,000 or more into your ANZ Super Advantage account before 31 December 2009, you will go into the draw to win \$5,000 in cash*.

* Terms and conditions of entry apply and are available at www.ing.com.au/downloads/14305.asp The promoter is ING Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) Licensed under NSW Permit no. LTPS/09/01867 and ACT TP 09/00877.

[†] Choice (2006) The Super Secret: How multiple accounts cost consumers billions

^{*} Source: 2009 ASFA Research Centre www.superannuation.asn.au

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This information is current as at July 2009 and may be subject to change. The material has been prepared without taking into account a potential investor's objectives, financial situation or needs. Before making a decision based on this material, a potential investor should consider the appropriateness of the advice having regard to their objectives, financial situation and needs. You should read the Product Disclosure Statement for ANZ Super Advantage before making any decision about whether to acquire the product. ANZ Super Advantage is issued by ING Custodians Pty Limited (ING Custodians) ABN 12 008 508 496, AFSL 238346, RSE L0000673.

Rollover Form

July 2009

ING MasterFund ABN 53 789 980 697, RSE R1001525, SFN 292 916 944
ING Custodians Pty Limited ABN 12 008 508 496, AFSL 238346, RSE L0000673

Instructions – Complete and return this form freepost to ANZ Super Advantage, Reply Paid 4028, Sydney NSW 2001.

If you have multiple super funds, you will need to complete a separate request for each other fund (you can photocopy this form but each form must have an original signature).

Other things to be aware of:

- › Your old fund may charge a termination penalty.
- › Moving funds may have investment, tax and insurance implications.
- › If you have insurance cover, you should make sure that your cover is maintained during the transfer and that is still appropriate for your personal circumstances.
- › If claiming a tax deduction for personal contributions to your old fund, it should be completed before rollover.
- › You should always read the Product Disclosure Statement and consider discussing your personal circumstances with your ANZ Financial Planner or Financial Adviser before making any decision about rolling over your super.

1. Your previous fund details

Please transfer my benefits from the following superannuation fund:

Superannuation or Rollover Fund			
Fund address			
	State	Postcode	
Member number			
Date of birth	Approx. dollar value of transfer \$		
Previous employer name (if applicable)			

2. Your ANZ Super Advantage details

Employer plan name (if applicable)			
Member number	Date of birth		
Surname			
Given name(s)			
Address			
	State	Postcode	
Email			
Business hours phone	(Internal use only)	ASA 5K ONLINE 2009	

3. Proof of Identity

You need to supply a certified copy for each form you send in.

- ☐ I have attached a **certified copy** of my or driver's licence or passport
- ☐ I have attached **certified copies of both:**
- › Birth/Citizenship Certificate or Centrelink Pension Card **and**
 - › Centrelink payment letter or Government or local council notice (less than 1 year old) with name and address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example a Justice of Peace, legal practitioner, Australia Post employee, etc.

4. Authorisation and Disclosure

1. I authorise the transfer of all my benefits as outlined above.
2. I understand that in giving this authorisation, the trustee of my other fund is discharged from all liability in respect of my membership of the other fund once the total of my member account in the other fund has been transferred.
3. I understand that I may ask the trustee detailed in Step 1 to provide me with information about my benefit entitlements, fees or charges that may apply and information about the effect the rollover/transfer may have on my benefit entitlements.
4. To the best of my knowledge, my other fund is a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993.
5. I understand that, in certain circumstances, ING may be required to deduct tax from the untaxed element (if any) of the amount transferred.
6. I approve the deduction of transfer fees (if any) from the benefits transferred (subject to legislative restrictions).
7. I understand I will be notified upon receipt of funds transferred from my other fund by ING.
8. I acknowledge that the Trustee 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. (If you'd like a copy of the Privacy Policy, please call Customer Services on 13 38 63 or visit www.anz.com/wealth/super)
9. 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.
10. I acknowledge that I have read the current Product Disclosure Statement.

Signature of member (sign clearly within the box)

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Date

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