



CHANGING JOBS?

YOUR GUIDE TO KEEPING YOUR
ANZ SUPER ADVANTAGE ACCOUNT

ANZ SUPER ADVANTAGE FUND NOMINATION FORM



Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com

Dear Employer,

I wish to nominate ANZ Super Advantage as my choice of fund for future superannuation contributions. I have provided a Letter of Compliance from the Trustee stating that the fund is a complying fund.

NOMINATED FUND DETAILS

Fund name: ANZ Super Advantage (Retirement Portfolio Service – RSE R1000986) **ABN:** 61 808 189 263

Unique Superannuation Identifier (USI) – ANZ Super Advantage: ANZ0265AU

Account name (Your first name and last name)

Member no. Customer reference no.

MY (EMPLOYEE) DETAILS

My payroll no. My name

My signature

Date:

EMPLOYER USE ONLY:

Date accepted: Date processed:

METHODS OF PAYMENT INTO MY ACCOUNT

All employers are required to make contributions that are compliant with the Superannuation Data and Payment Standards ("SuperStream"). Whilst we can accept contributions via BPAY®, EFT and cheque, they may not be considered to be a SuperStream compliant method. Cheque payments cannot comply with SuperStream, as SuperStream requires the payment method to be electronic.

BPAY® Employers can pay contributions in a SuperStream compliant method using BPAY if they are accompanied by a contribution transaction request message in the required SuperStream format.



BPAY®

Billers Code: 564625

Reference number: 11 + Customer reference number

Internet banking (EFT) Employers can make contributions from a financial institution account. Employer contributions by EFT payments can comply with SuperStream if they are accompanied by a contribution transaction request message in the required SuperStream format. Refer to your SuperStream services provider or the ATO website.

* Registered to BPAY Pty Ltd ABN 69 079 137 518.

ANZ SUPER ADVANTAGE LETTER OF COMPLIANCE



OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001

Dear Employer,

I confirm the following statements on behalf of OnePath Custodians Pty Limited (Trustee), the trustee of Retirement Portfolio Service (Fund).

COMPLYING SUPERANNUATION FUND

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (SIS Act). The Fund is not subject to a direction under section 63 of the SIS Act, nor does it expect to receive such a direction.

CONTRIBUTIONS

The Fund is able to accept Superannuation Guarantee contributions as well as other additional employer contributions. ANZ Super Advantage offers insurance that meets the minimum requirements set out in the *Superannuation Guarantee (Administration) Act 1992*.

The trust deed governing the Fund also allows benefits to be transferred from other resident regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident regulated funds.

Members may only withdraw benefits in circumstances permitted by the SIS Act.

FURTHER DETAILS

Further details relating to the Fund appear in the table below.

Fund details		
Fund name		Retirement Portfolio Service
Australian Business Number (ABN)		61 808 189 263
Unique Superannuation Identifier (USI) – ANZ Super Advantage		ANZ0265AU
Fund contact details	Customer Services ANZ Super Advantage, OnePath Custodians Pty Limited, GPO Box 4028, Sydney NSW 2001	Phone 13 38 63 weekdays between 8.30am and 6.30pm (AEST) Email: customer@onepath.com.au Website: anz.com

Yours sincerely

OnePath Custodians Pty Limited
Trustee of Retirement Portfolio Service

CHOOSE ANZ SUPER ADVANTAGE AND YOU'LL CONTINUE TO ENJOY GREAT FEATURES

THERE ARE MANY GREAT REASONS TO CHOOSE ANZ SUPER ADVANTAGE – PERSONAL WHEN YOU CHANGE JOBS:

- **Value for money** – competitive pricing with fee discounts
- **Extensive choice** – 59 investment funds with unlimited switching
- **Comprehensive insurance cover** – you automatically retain the level of insurance for death, disablement and income protection to protect you and your family[^]
- **anz@work** – enjoy access to discounted banking benefits, fee savings, bonus interest and rewards
- **Retirement solutions** – you can easily transfer to a pension product (ANZ OneAnswer Frontier Pension) when you retire or transition to retirement
- **Education and information resources** – a suite of useful tools to help you to grow your super and keep informed.

VISIT [ANZ.COM/SUPER](https://anz.com/super)
TO ACCESS YOUR ONLINE
RESOURCES TODAY.

[^] Subject to any premium loadings, exclusions and limitations which applied to your insurance cover while you were part of your previous employer's plan. The premium rates may be higher than those that applied to you as an employer sponsored member.

YOU CAN TAKE ANZ SUPER ADVANTAGE WITH YOU WHEN YOU CHANGE EMPLOYERS

OVER YOUR WORKING LIFE, YOU'RE LIKELY TO HAVE SEVERAL JOBS AND DIFFERENT EMPLOYERS. WHILE A NEW JOB IS GENERALLY A GOOD THING, HAVING TO SET UP A NEW SUPER ACCOUNT MAY NOT BE.

You don't need to start another super account as we've transferred your account to ANZ Super Advantage – Personal so you can enjoy many of the same benefits.

Generally, you can arrange for your new employer to start paying your super guarantee contributions into your ANZ Super Advantage – Personal account by simply:

1. **Completing the attached Fund nomination form**
2. **Giving the completed and signed form to your new employer.**

A JOB CHANGE CAN BE AN IDEAL TIME TO ORGANISE YOUR SUPER

While it's top of mind, there are a couple of easy steps you can take to help organise and make the most of your super.

CONSOLIDATE YOUR ACCOUNTS AND PAY ONLY ONE SET OF FEES

Consolidating your super accounts into your ANZ Super Advantage account is easy and means you'll only pay one set of fees and have just one set of paperwork to manage. Simply complete the Rollover Form at anz.com and provide 'certified'* proof of identity for each account you're consolidating.

Be sure to check if there are any exit fees charged by your other fund(s) and that you have adequate insurance cover. If you are aged 60 years or over, you may also have access to your super funds. We recommend you speak with your planner for more information.

PROVIDE YOUR TAX FILE NUMBER (TFN) AND PAY LESS TAX ON YOUR SUPER


If you don't provide your TFN you may pay additional tax on your super. To provide your TFN, simply call us on 13 38 63 or send us a completed Tax File Number Notification Form available from anz.com/super

* 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 the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service. The certification must not have taken place more than three months prior to when the identification and verification procedure is being undertaken.

Customer Services

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

 customer@onepath.com.au

 ANZ Super Advantage
OnePath Custodians Pty Limited
GPO Box 4028 Sydney NSW 2001

 anz.com

ANZ Super Advantage is a product offered by Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986) (Fund). When you join ANZ Super Advantage, you become a member of the Fund. OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the trustee and issuer of the Fund. OnePath Custodians Pty Limited is a subsidiary of IOOF Holdings Limited (IOOF). ANZ is an alliance partner of IOOF. This information is current at February 2020 but is subject to change. Updated information is available free of charge by contacting 13 38 63. The information provided 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. You should read the relevant PDS available at anz.com and consider whether the Fund is right for you before making a decision to continue to hold the product.