



# You don't need to say goodbye when you leave ANZ

We're coming with you



## Leaving ANZ doesn't mean leaving ANZ Staff Super

### Going to a new employer

**If you're leaving ANZ, your ANZ Staff Super may be coming with you to your new employer.**

If the ATO has ANZ Staff Super as your 'stapled' fund and you change jobs, your new employer will need to pay your super contributions to us, unless you direct them otherwise.

If you're happy to stay with us and we're your stapled fund, you will become a member of our Personal Section. This has been designed specially for former ANZ employees and their partners. Any new contributions to ANZ Staff Super will be directed to your Personal Section account.

To make sure your super contributions continue to go into your ANZ Staff Super simply complete the attached form and give it to your new employer.

For information about the Personal Section, read the Product Disclosure Statement available in the PDS and Guides section of [anzstaffsuper.com](http://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 ANZ Staff Super and convert your super into a regular income in retirement.

For more information about your retirement options talk to an ANZ Staff Super financial adviser\* on **1800 000 086** for advice over the phone.

### The benefits

**By staying with ANZ Staff Super, 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 and Total and Permanent Disablement (TPD) insurance cover (where applicable)
- flexible insurance cover - you'll be able to apply to change your death and TPD insurance cover (subject to underwriting if you are increasing your cover)
- pre-retirement and retirement pension options
- web and mobile access to your account details; and
- access to limited personal financial advice about your options from ANZ Staff Super financial advisers\*.

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

**If we're not your 'stapled' fund and you want your superannuation contributions to go into your ANZ Staff Super account in the Personal Section, simply complete the attached form and give it to your employer.**

We're here to support you  
through your savings journey and into retirement

# 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 Personal Section.



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



If you had insurance cover in the Employee Section, your cover will generally stay the same in the Personal Section. See 'Your insurance' on page 4 for more information.



30 days after you have transferred to the Personal Section a new account management fee will apply. This is a net fee of 0.16%\* p.a. of your account balance.

### Less than \$7,500



If you want to stay with ANZ Staff Super, you'll need to increase your account balance to \$7,500 or more within 30 days of receiving your superannuation benefit estimate after 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 find and combine your other super by logging in to [anzstaffsuper.com](http://anzstaffsuper.com). Rollover and contribution forms are also on our website.



If, 30 days after receiving your benefit estimate, your account balance is less than \$7,500 and if you've not advised us where to transfer your benefit, it will be transferred to the ATO. You'll no longer be a member of ANZ Staff Super. Any insurance cover you have will cease, and you will need to contact the ATO to access your benefits.

\*A fee of 0.19% p.a. along with a rebate of 0.03% p.a. of your account balance up to \$500,000 applies currently, meaning the net account management fee is 0.16% p.a. This fee rebate is reviewed annually.

## Your insurance

### When you transfer to the Personal Section, your insurance cover will generally remain the same.

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

You can apply to change your death or both your death and TPD insurance cover. If you are applying to increase your cover, you'll need to provide health and other personal information for assessment by the Insurer. Any additional cover will not commence until your application is accepted by the Insurer.

You can cancel your TPD insurance cover or both your death and TPD insurance cover.

Premiums for any insurance cover will be deducted from your account. The premiums are higher in the Personal Section than the Employee Section. Current insurance charge rebates will continue to apply, if applicable.

### Tip



### Help us stay in touch

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

Just log in at [anzstaffsuper.com](http://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

## Check your account balance

When we are advised by payroll that you are leaving employment, we will send you a benefit estimate. Otherwise check your account balance online at [anzstaffsuper.com](https://anzstaffsuper.com) or ring ANZ Staff Super on **1800 000 086**.

2

## If your account balance is below \$7,500

If your account balance is below \$7,500 and you want to stay a member of ANZ Staff Super, you'll need to roll in super from another fund or make a voluntary contribution. You can roll in or contribute by logging in to [anzstaffsuper.com](https://anzstaffsuper.com). You can also download the relevant forms from [anzstaffsuper.com](https://anzstaffsuper.com) or call us on **1800 000 086** for assistance.

3

## 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 Personal 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 Personal Section account.

4

## 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 [anzstaffsuper.com](https://anzstaffsuper.com) or call ANZ Staff Super on **1800 000 086**.

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## We'll move you to our Personal Section

When you leave employment with ANZ, you will become a member of our Personal Section based on your account balance as highlighted in the previous steps.

Please read the PDS available at [anzstaffsuper.com](https://anzstaffsuper.com) carefully before making any decisions.

### 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.

### Financial advice

If you need advice regarding your super or retirement options, call an ANZ Staff Super financial adviser on 1800 000 086. They can help work out the right strategy for you no matter what your stage of life and provide you with advice over the phone.

As part of its agreement with the Administrator, general and limited personal advice about options available within ANZ Staff Super is provided over the phone. These services are provided under Link Advice Pty Limited's AFSL 258145. Any advice provided by Link Advice's advisers is not provided or endorsed by the Trustee and is not provided under the Trustee's AFSL.

You should consider the relevant Product Disclosure Statement at [anzstaffsuper.com](https://anzstaffsuper.com) before making a decision in relation to your superannuation.

Issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664, AFSL 238268, RSEL L0000543 as Trustee of the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567, RSE R1000863. June 2024

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**



## Step 2 – Provide details of your fund of choice

Fund Name

ANZ Staff Super

Fund address

GPO BOX 2139 Melbourne VIC 3001

Fund Contact Number

1800 000 086

Fund Website Address

anzstaffsuper.com

Unique Superannuation Identifier (USI)

83 810 127 567 801

Fund Australian Business Number (ABN)

83 810 127 567

Membership number

## Step 3 – Sign the form

Please pay my Superannuation Guarantee (SG) contributions into ANZ Staff Super.

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

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 Staff Super, that:

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

### Confirmation of acceptance of contributions

ANZ Staff Super 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 Staff Super**

**ABN: 83 810 127 567**

**USI: 83810127567801**

Yours sincerely,

Paul Rosam

Head of ANZ Staff Super