

Don't let your nest egg take off without you knowing

Protect what is yours. Don't let the Government **dictate** where your super savings go.

Stay with an industry super fund **dedicated** to providing personal support
to help you achieve your **retirement goals**.



As a Prime Super member with super savings of **less than \$2,000** in your (inactive*) account, you could soon see these savings transferred to the Australian Taxation Office (ATO).

This means you would no longer receive **insurance cover** from the Fund and your savings would not benefit from the same **investment returns** offered by the Fund. This can have a **significant impact** over the longer-term.

There are some very simple ways to **re-activate your account** to ensure you stay with Prime Super.

1 Ask your employer to contribute into your account

Your employer must pay regular super contributions on your behalf (if you qualify). This is currently a minimum of 9.25% of your salary.

It's easy to ask your employer to make these contributions into your Prime Super account. By doing so, your account then becomes **active** and your super savings can **stay with Prime Super**.

Simply fill out the enclosed *Standard choice form* and *Letter of compliance* and **give these to your employer**.

Letter of compliance

Letter of compliance
Please use BLOCK letters when filling out this form.

To whom it may concern,

I certify, on behalf of Prime Super Pty Ltd (ABN 81 067 241 016, AFSL 219729) as the Trustee of Prime Super (ABN 60 562 335 823) (the Fund), that:

- The Fund can receive superannuation contributions under the Commonwealth Government's Choice of Fund Scheme.
- The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 ("SIS Act"). The Fund is a registrable superannuation entity (RSE1000278).
- The Fund is a complying superannuation fund within the meaning of the SIS Act and has never received Prudential Regulation Authority.
- Contributions paid to the Fund will be maintained and subsequently paid only in accordance with the re superannuation funds.
- The Fund is not and has never been subject to a direction under section 63 of the SIS Act.
- The Fund meets the minimum statutory death insurance requirements for Choice of Fund.

Yours Sincerely
Lachlan Baird
Chief Executive Officer
Prime Super
Fund Name: Prime Super
ABN: 60 562 335 823
SPIN: No SPIN issued

PRIME SUPER - WE'RE EASY TO DO BUSINESS WITH
Employers have the flexibility of choosing one of 4 options to pay their superannuation contributions.

BPAY® Use internet or phone banking to transfer the funds directly from your account

Direct debit We can automatically deduct the required amount from your bank account or

EFT Automatically transfer funds from your bank account to ours after you have a

Cheque Send us a cheque together with the allocation details. Please note that from from employers with fewer than 20 staff. From 1 July 2015 cheques will no

Only complete the reverse of this form and Section A form - Standard choice if you want your employer contributions paid into your Prime Super account.

To whom it may concern,
You should use this letter to advise details of your Prime Super membership to your employer.
I wish to nominate Prime Super as the eligible fund for my superannuation contributions.
The Choice of Fund legislation provides that this letter including the attached letter of compliance is a legally acceptable means of providing you with my nominated choice of superannuation fund. It provides all the details that you may need to pay my future Superannuation Guarantee contributions to Prime Super.

Fund name
PRIME SUPER

Membership Number
[Grid]

Name of Prime Super account (please insert)
[Grid]

Prime Super Australian Business Number (ABN)
60 562 335 823

Prime Super Superannuation Product Identification Number (SPIN)
NO SPIN ISSUED

Prime Super phone number
1800 675 839

Prime Super mailing address:
Locked Bag 5103, Parramatta NSW 2124

Prime Super's letter of compliance is attached.

Yours Sincerely,
Full Name
[Grid]

Member Signature
[Grid]

Date (DDMMYY)
[Grid]

WHERE TO SEND THIS FORM
Once completed please return this form to your employer.

Please return this completed form to Prime Super Locked Bag 5103 Parramatta NSW 2124
Telephone: 1800 675 839 Fax: 7430 021 692 Email: admin@primesuper.com.au or 800 000 000

Standard choice form

Australian Government Australian Taxation Office Standard choice form

Section A: Employee to complete
I request that all my future superannuation contributions be paid to (place an ☒ in one of the boxes below)
my employer's superannuation fund named in 'Section B - Question 6' ☐
my own choice of superannuation fund ☐

1 You only need to complete 'Section A' if you want to choose the superannuation fund that your employer's superannuation contributions are paid to.

2 Your details
Name [Grid]
Employee identification number (if applicable) [Grid]
Tax file number (TFN) [Grid]
Make sure your superannuation fund knows your TFN. You can check just by looking at your latest statement from them. It helps you keep track of your money, allows you to pay extra contributions, and makes sure the money gets taxed at the special low rate.

3 Details of my chosen superannuation fund:
Fund name [Grid]
Fund address [Grid]
Suburb/Town [Grid] State/Territory [Grid] Postcode [Grid]
Member no. (if applicable) [Grid]
Account name [Grid]
Superannuation fund's Australian business number (ABN) (if applicable) [Grid]
Superannuation product identification number (if applicable) [Grid]
Daytime phone number [Grid]

4 Appropriate documentation (Place an ☒ in the box if you have attached the required information.)
I have attached:
a letter from the trustee stating that this is a complying fund or retirement savings account (RSA) or, for a self managed superannuation fund, a copy of documentation from the ATO confirming the fund is regulated to written evidence from the fund stating that they will accept contributions from my employer, and
c. details about how my employer can make contributions to the fund.
Your employer is not required to accept your choice of fund if you have not provided the appropriate documents.

Signature [Grid] Date [Grid]
[Grid] [Grid] [Grid] [Grid] [Grid] [Grid]

IN-CONFIDENCE - when completed

* Prime Super classifies a member's account as 'inactive' if they have not received any transactions (e.g. contributions, rollovers etc.) over a period of two years or more. The ATO's definition, per the Superannuation Industry (Supervision) Regulations 1994, also specifies the member must have been considered inactive for a period of five years or more.



2 Update your details

Avoid having your super transferred to the ATO by simply updating your account details. You can:

1. Update your contact details – for example your name, address, DOB, phone numbers or email address.
2. Nominate a beneficiary.
3. Make an investment choice.

You can do any of these via the **secure section** of our website or by calling us on **1800 675 839**.

If you don't have secure site access, simply **register** via the login page.

Alternatively, simply download and fill out the relevant form/s and **send them to Prime Super**.

- *Change of details form* – enclosed with this brochure
- *Nomination of beneficiaries form*
- *Investment choice form*

You can even go one step further...

...and ask Prime Super to flag on your account that **you don't want your super to be transferred** to the ATO – even if your account should become inactive again for some reason.

Simply download and fill out the enclosed *I'd like to keep my super with Prime Super* form and **send it to Prime Super**. This nomination will remain valid for a period of five years.

3 Transact on your account

In addition to having your employer make regular contributions into your account (or as an alternative if you're no longer working) you might want to consider the following:

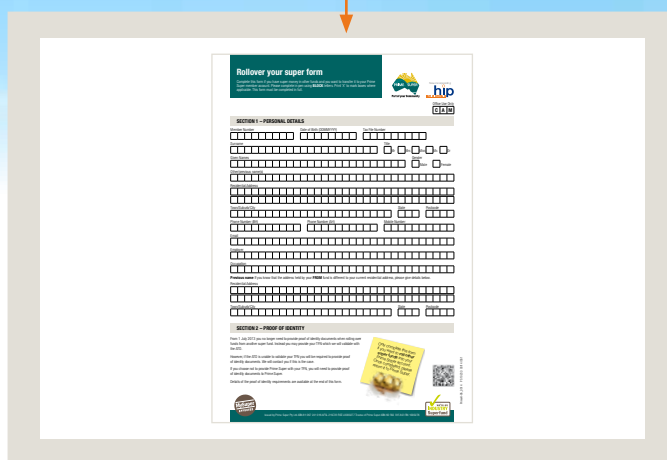
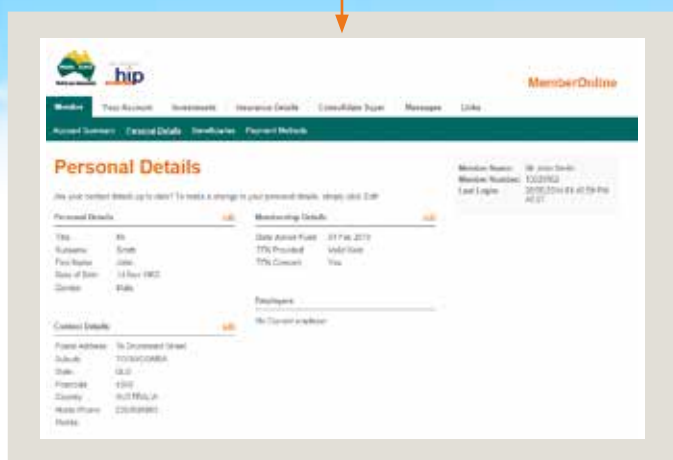
1. Roll all of your funds into your Prime Super account

We can find your super funds for you and combine them into one account with Prime Super!

Simply login to the secure section of the Prime Super website at **www.primesuper.com.au** and lodge your **consent** for us to *Fetch your super* on your behalf.

If you don't have secure site access, simply **register** via the login page.

Alternatively, if you'd like to organise to rollover your super yourself, download a *Rollover your super form* from the Prime Super website.



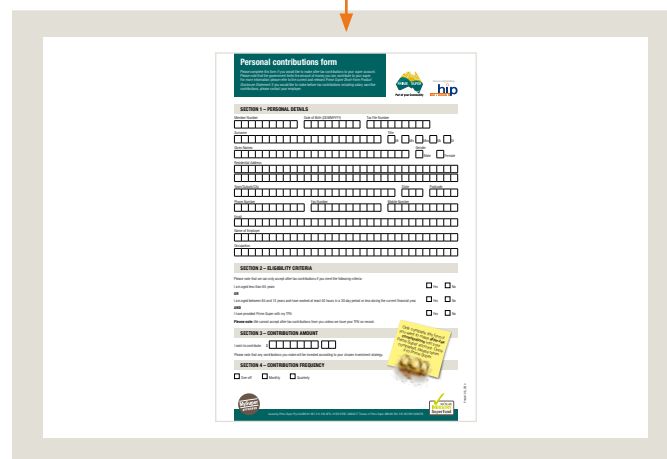
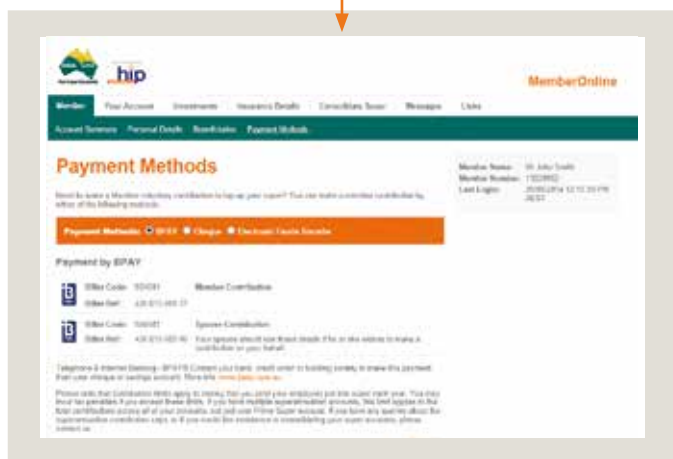
2. Make a voluntary contribution yourself

This can be a one-off payment or a series of regular payments – whatever you can afford! Again, it's very easy to do.

There are two ways to make an **after-tax contribution**.

1. **Go online** – Log in to the secure section of the website at **www.primesuper.com.au** to find out how to make a contribution into your super account through BPAY® or EFT. If you don't have secure site access, simply register via the login page.

2. **Fill out a form** – Download a *Personal contributions form* and select whether you'd like to make one-off or regular contributions, and how you'd like to do so, then **send the form back to Prime Super**.



If you'd like to make a contribution **before-tax**, you'll need to speak to your HR or payroll representative.

There are many reasons why you should stay with Prime Super!

- **Low fees** – As an **industry fund**, we're run only to benefit members.
- **Competitive investment returns** – Our **Default option** delivered a positive result for the 2012-13 year of **15.4%**.
- **We offer low cost, flexible insurance options** – This means you can get the cover you need at a great price.
- **We have great personal service** – We have a team of dedicated Regional Managers and customer service staff who can help you.
- **You can take us with you** – Just because you change jobs doesn't mean you have to change funds. Simply give your Prime Super member details to your employer and have them direct their SG contributions into your account – use the *Standard choice form* and *Letter of compliance*!
- **Rollover your accounts – for free** – Unlike some super funds, we don't charge you to transfer your super into Prime Super. So if you have a super account somewhere else, simply complete the *Rollover your super form*, send it to us and we'll do everything for you – for free!

Alternatively, we can do all of the hard work for you! See our *Fetch my super* tool.

If you have any questions at all about this brochure or the enclosed forms, please don't hesitate to contact us directly on 1800 675 839.

When you call us, please tell the Prime Super representative that you're responding to the Nest egg campaign. This will ensure your enquiry can be answered more efficiently.

Prime Super holds an Australian Financial Services License (219723) to provide general advice about the Fund and its features and is not licensed to provide you with personal financial product advice. In preparing this brochure we did not take into account your personal needs, objectives or financial situation. Before acting on information contained in this brochure you should obtain a copy of the Short-Form PDS and read it in full before deciding whether an investment in the Fund is appropriate for you. You may also wish to obtain independent personal financial advice.

Prime Super may conduct direct marketing or send out promotional material that it believes may be of interest to you as a member. At Prime Super we respect your privacy. You may tell us anytime if you do not wish to receive such material by either calling us on 1800 675 839, writing to us at Locked Bag 5103, Parramatta, NSW 2124 or emailing us at administration@primesuper.com.au



Open from 8.00am-8.00pm, Mon-Fri Sydney time

Free call 1800 675 839 **Free fax** 1800 023 662
Email administration@primesuper.com.au **Web** www.primesuper.com.au

Postal Address Prime Super Locked Bag 5103, Parramatta NSW 2124

asfa member

