

# Choice of super fund

Leaving your employer doesn't mean you have to leave Prime Super!



1 May 2014

## Did you know?

The average Australian has around **three super accounts!**\*

This means three sets of **fees**, three accounts to **manage** (contributions, investment choice and insurance included) and three lots of **paperwork** to monitor on an annual basis at tax time!

It's easy to take control of your super.

## 1. How do I make Prime Super my primary super fund?

First of all, check with your employer which super fund they are making regular Superannuation Guarantee (SG) contributions into on your behalf. If they are already contributing into Prime Super, then great, Prime Super is already your **primary super fund**... so you can skip to Step 2.

Whether you're starting a new job or in an existing role, if you find your super is not being paid into a Prime Super account, simply complete a *Choice of superannuation fund – Standard choice form* and provide this to **your employer**.

### Choice of super fund – Standard choice form



This form is attached to the back of this fact sheet but can also be:

- found on the Prime Super website at **www.primesuper.com.au** – under 'Forms'; or
- provided to you by Prime Super by calling us on **1800 675 839**.

### Member card



When you first joined Prime Super, you were provided with a *Membership card* which features your **member number**.

Use the details on this card to help complete the *Choice of superannuation fund – Standard choice form*.

### Prime Super – Letter of compliance



Provide the completed form, together with the *Prime Super – Letter of compliance*, to **your employer**, and they will make arrangements on your behalf.

The *Letter of compliance* is also attached to the back of this fact sheet, but can also be:

- found on the Prime Super website at **www.primesuper.com.au** – under 'Forms'; or
- provided to you by Prime Super by calling us on **1800 675 839**.

### Prime Super Regional Managers and Client Service Consultants



**And remember...** your Prime Super Regional Manager or Client Service Consultant is available to help you complete any forms. Find out who your local contact is via our website at **www.primesuper.com.au**.

\* 2008 CHOICE study – found 32 million super accounts in Australia for only 10.7million workers



Please note: While you can nominate a super fund as your 'primary' fund only once every 12 months, you can roll external super funds into your primary fund at any time – and as many times as you like.

**Important!** If you don't nominate a super fund, your employer will open an account for you in their super fund of choice. This means with each new employer, you could find yourself with a new super account!

## 2. How do I make sure I have only one super account?

There are two ways you can track down all of your super and consolidate them into one account. You can either do it yourself or we can do it for you!

We've outlined the instructions for both below.

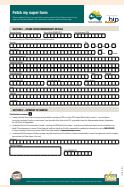
### ***Let Prime Super fetch your super***

We can find all of your super and put it in your Prime Super account so it will be easier for you to keep track of.

All you have to do is provide us with your consent on the attached *Fetch my Super form*. We'll then use the ATO's Super Match facility to find any super you may have then send you the paperwork to sign and send back to us. It's that easy!

This can be a lengthy process (we *are* talking about the dealing with the Tax Office!) so please be patient. We will communicate with you regularly via email to keep you informed. If we don't have your email address on the system, please give it to us so we can better communicate with you.

**Prime Super  
Fetch my  
Super form**



This form is attached to the back of this fact sheet. Alternatively you can provide your consent online by logging into your secure Prime Super member account.

### ***Round your super up yourself***

There are a few very simple steps to take.

#### **a. Identify whether you actually have more than one super account.**

- Go through your paperwork and find any statements from other super funds.
- Call previous employers and ask them which super fund they paid your super into.

#### **b. Identify whether you have 'lost' or 'unclaimed' super.**

**Lost super** – You may have 'lost' super if:

- you've ever changed your name, address or job;
- a previous fund has been unable to contact you because they don't have your address or the mail they sent to you has been returned;
- a previous fund has not received contributions or a rollover for you in the past five years; and/or
- your account was transferred to another fund as a 'lost' member.

**Unclaimed super** – You may have 'unclaimed' super if:

- a previous fund has been unable to contact you.

Unclaimed super is money that could have been withdrawn from a super fund because you meet eligibility requirements, but it has now been transferred to the Australian Taxation Office (ATO).

### **SuperSeeker**

You can identify any 'lost' or 'unclaimed' super you may have through the ATO:

- go online at **www.ato.gov.au** and use the **free** Superseeker tool – type 'Superseeker' into the search tool;
- call the ATO on **13 28 65** and follow the prompts; or
- download and complete a *Searching for lost super form* (NAT 2476) from the ATO website.

**Important:** You will need to provide your Tax File Number (TFN) to identify whether you have any 'lost' or 'unclaimed' super.

### 3. Once you have identified all of the super accounts you have, consolidate them into one account – your Prime Super account.

Once you have identified where all of your super is, simply complete a *Prime Super Rollover your super* form for each account you wish to transfer to Prime Super.

#### Prime Super Rollover your super form



This form is attached to the back of this fact sheet but can also be:

- found on the Prime Super website at [www.primesuper.com.au](http://www.primesuper.com.au) – under 'Forms'; or
- provided to you by Prime Super by calling us on **1800 675 839**.

If we have your TFN that's all you need to do. If we don't have your TFN you will need to provide **certified copies** of your identification with your form/s (your driver's license or passport is usually the easiest) – then send everything back to us – and we'll do the rest!

#### Prime Super Regional Managers and Client Service Consultants



**Remember...** your Prime Super Regional Manager or Client Service Consultant is available to help you complete any forms, and can assist you with certifying documents. Find out who your local contact is via our website at [www.primesuper.com.au](http://www.primesuper.com.au).

### 4. What are the benefits of having just one super account?

If you have more than one super account, you're paying more than one set of fees.

**Over time, this could be thousands of dollars wasted on fees.**

#### How much could I save by having just one super account?

What you save will obviously depend on your personal circumstances but let's say you have money invested in **four different super funds**.

For the three funds you no longer contribute to, you're being charged a total of **\$300 a year** in account fees.

In five years you'll have paid **\$1,500** and, after 30 years, a whopping **\$9,000 in additional fees**.

And that doesn't even include the interest you will have foregone on this amount.

By consolidating all of your accounts into one, you'll pay one fee and the money you save will provide a higher base for you to enjoy in retirement.

### 5. Is there anything else I need to consider before consolidating?

#### Insurance benefits

Before you consolidate, you should review your insurance arrangements. Most people generally have some form of default insurance cover with their super fund. If you have three super funds and three lots of default cover, if you become entitled to a payout, you'll generally get paid from each of your three insurance policies. But when you consolidate your super, your insurance cover in the funds you consolidate will lapse and you'll be left with only one insurance arrangement.

When you consolidate, you may need to increase your level of cover to ensure you'll have enough if and when you need it. You should also be aware that you may be required to undergo medical tests if you apply for additional cover.

**Note:** If you would like to **transfer** any insurance cover you have with an external fund/s, please contact us on 1800 675 839 for an *Application to transfer current insurance cover form*. You will need to complete a separate form for each fund you are rolling funds out of. Forms can also be found on the Prime Super website at [www.primesuper.com.au](http://www.primesuper.com.au).

## Exit fees

Some funds charge a hefty exit fee if you try to move your money into another fund. If this is the case, you might not benefit from the transfer. You should ask your fund about exit fees or speak to a financial planner before you consolidate your super.

## Selecting the right super fund

Before consolidating, you might like to compare all the funds you currently have super with, before deciding.

Which one has the lowest fees? Which one has the best insurance cover? Which one has the best member benefits? And even though past performance is no guarantee of future performance, which one has the best returns over the medium-longer term?

### Selecting the right super fund for you

At Prime Super, we have developed a tool which may help you decide which super fund is right for you.

The *What to look for in a super fund* checklist is featured overleaf.

Please take the time to complete this so that you are aware of the features and benefits associated with your Prime Super membership – but just as importantly, the features and benefits offered by any other super funds you may have a super account with!

## Additional help!

Write to us at: Locked Bag 5103 Parramatta NSW 2124  
Helpline: 1800 675 839  
Fax: 1800 023 662  
Overseas callers: +61 2 9374 3967  
Email: [administration@primesuper.com.au](mailto:administration@primesuper.com.au)  
Website: [www.primesuper.com.au](http://www.primesuper.com.au)

### Receive financial advice!

At Prime Super, we provide members with limited financial advice over the telephone. A planner may be arranged to help you determine which superannuation contribution, investment or insurance options are right for you, based on your individual circumstance and needs. And it won't cost you a thing. Call us today on **1800 675 839**.

If you require further advice and potentially a **full** financial plan, we can refer you to a financial planner. Prime Super has arrangements with a small number of licensed financial planners who offer low cost, commission-free financial advice and the first consultation with a planner is at no charge. Call us today on **1800 675 839**.

#### Disclaimer

The information in this fact sheet is current as at the date of the fact sheet and is subject to change. This fact sheet provides general information only and may not be relied on as personal legal or financial advice. Before acting on this information, you should consider the appropriateness of this information having regard to your personal objectives, financial situation or needs. Prime Super ABN 60 562 335 823 is a Regulated Superannuation Fund issued by Prime Super Pty Limited ABN 81 067 241 016, AFSL 219723. A Short-Form Product Disclosure Statement (Short-Form PDS) can be obtained from the issuer by calling 1800 675 839.

## What to look for in a super fund

There are literally hundreds of super funds out there. So how do you know which one is right for you? The following checklist may help you decide.

Fund feature	Prime Super	Importance to you			Details of other fund/s	
		High	Medium	Low		
Personal support	At Prime Super every member is important to us. Through our team of Regional Managers and Client Service Consultants we will work with you to help you achieve your retirement goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Not-for-profit status	We are a not-for-profit fund meaning any profits we make are returned directly to members in the form of investment returns and reduced fees where possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Product choice	<p>We offer a super product for:</p> <ul style="list-style-type: none"><li>personal members i.e. anyone who can choose their own super fund;</li><li>employees of participating employers;</li><li>anyone receiving spouse contributions;</li><li>the self-employed;</li><li>directors and officers of companies;</li><li>anyone who wants to deposit a rollover, transfer or redundancy payment;</li><li>anyone receiving a super benefit through a divorce settlement;</li><li>anyone transitioning into retirement or who is already retired, and wishes to establish an allocated or non-commutable allocated (transition to retirement) income stream; and</li><li>any other person permitted by law to join a super fund.</li></ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Commission-free financial advice	We offer low cost, commission-free financial advice. The first consultation with a financial planner is at <b>no charge</b> – it is then up to you whether you proceed based on the quote provided.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Insurance arrangements	<p>We provide a range of competitive, flexible and cost-effective insurance options.</p> <p>A default level of insurance cover is available to eligible members without the need to provide medical information.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Investment choice	We offer a choice of nine different investment options, made up of four pre-mixed options and five sector options.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Pre-mixed options		Sector options			
	1. MySuper		1. Australian shares			
	2. Managed growth		2. International shares			
	3. Conservative		3. Property			
	4. Alternatives		4. Fixed interest			
			5. Cash			

Fund feature	Prime Super	Importance to you			Details of other fund/s
		High	Medium	Low	
<b>Fees and charges</b>	As an industry fund, we offer some of the lowest fees in the market.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Fees when your money moves in/out of the Fund</b>				
	<ul style="list-style-type: none"> <li>Establishment \$0</li> <li>Contribution \$0</li> <li>Switching \$60 per switch made after the first switch in any year</li> <li>Withdrawal Nil</li> <li>Termination Nil – unless balance is transferred to an Eligible Rollover Fund (ERF) then \$10 is charged</li> </ul>				
	<b>Management costs</b>				
	<p>The fees and costs for managing members' investments</p> <p>A member fee of:</p> <ul style="list-style-type: none"> <li>\$1.40 per week (\$72.80 pa); and</li> <li>0.5% pa of your account balance to \$100,000, then \$0 on amounts over \$100,000,</li> <li>plus an Investment Option ICR (Indirect Cost Ratio) cost (including a PBF (Performance Bonus Fee)), being a percentage of your account balance depending on the investment option chosen</li> </ul>				
<b>Contribution options</b>	<p>The following contributions can be made into a Prime Super account:</p> <ul style="list-style-type: none"> <li>before-tax (salary sacrifice);</li> <li>after-tax;</li> <li>employer Superannuation Guarantee (SG);</li> <li>rollovers from other funds;</li> <li>contributions into an account on behalf of your spouse;</li> <li>contributions from your spouse into your account;</li> <li>contribution splits;</li> <li>the Government co-contribution; and</li> <li>the low income super contribution.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Benefit options</b>	<p>The following benefit options are available:</p> <ul style="list-style-type: none"> <li>withdrawals;</li> <li>retirement benefits;</li> <li>death benefits;</li> <li>terminal illness benefits;</li> <li>TPD benefits;</li> <li>income protection benefits; and</li> <li>financial hardship and compassionate benefits.</li> </ul> <p>Restrictions may apply.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Communications</b>	<p>Prime Super communicates with members through a variety of channels:</p> <ul style="list-style-type: none"> <li>annual report (as at 30 June);</li> <li>annual benefit statements (as at 30 June);</li> <li>half-yearly account summaries (as at 31 December);</li> <li>periodic newsletters;</li> <li>significant event notices;</li> <li>website – <a href="http://www.primesuper.com.au">www.primesuper.com.au</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Education</b>	<p>Prime Super's Regional Managers and Client Service Consultants are located nationally and pay regular visits to client sites. On request, seminars are provided and where possible, financial planners are in attendance.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

\* Is charged when a full or partial withdrawal is processed unless the payment is a retirement, Death, TPD, compassionate or hardship benefit payment.



For use by employers when offering employees a choice of fund  
and by employees to advise their employer of their chosen fund.

## Section A: Employee to complete

### 1 Choice of superannuation (super) fund

I request that all my future super contributions be paid to: (place an ☒ in one of the boxes below)

The APRA fund or retirement savings account (RSA) I nominate ☐ Complete items 2, 3 and 5

The self-managed super fund (SMSF) I nominate ☐ Complete items 2, 4 and 5

The super fund nominated by my employer (in section B) ☐ Complete items 2 and 5

### 2 Your details

Name

Employee identification number (if applicable)

Tax file number (TFN)

**!** You do not have to quote your TFN but if you do not provide it, your contributions may be taxed at a higher rate.  
Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.

### 3 Nominating your APRA fund or RSA

You will need current details from your APRA regulated fund or RSA to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town

State/territory

Postcode

Fund phone

Unique superannuation identifier (USI)

Your account name (if applicable)

Your member number (if applicable)

#### Required documentation

You need to attach a letter from your fund stating that they are a complying fund and that they will accept contributions from your employer. Correct information about your super fund is needed for your employer to pay super contributions.

#### 4 Nominating your self-managed super fund (SMSF)

You will need current details from your SMSF trustee to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town

State/territory

Postcode

Fund phone

Fund electronic service address (ESA)

Fund bank account

BSB code (please include all six numbers)

Account number

#### Required documentation

You need to attach a document confirming the SMSF is an ATO regulated super fund. You can locate and print a copy of the compliance status for your SMSF by searching using the ABN or fund name in the Super Fund Lookup service at <http://superfundlookup.gov.au/>

If you are the trustee, or a director of the corporate trustee you can confirm that your SMSF will accept contributions from your employer by making the following declaration (place an 'X' in the box below):

☐

I am the trustee, or a director of the corporate trustee of the SMSF and I declare that the SMSF will accept contributions from my employer.

If you are not the trustee, or a director of the corporate trustee of the SMSF, then you must attach a letter from the trustee confirming that the fund will accept contributions from your employer.

#### 5 Signature and date

If you have nominated your own fund in Item 3 or 4, check that you have attached the required documentation and then place an 'X' in the box below.

☐

I have attached the relevant documentation.

Signature

Date

Day

Month

Year

 /  / 

Return the completed form to your employer as soon as possible.



## Section B: Employer to complete

You must complete this section before giving the form to an employee who is eligible to choose the super fund into which you pay their super contributions.

**!** Sign and date the form when you give it to your employee.

### 6 Your details

Business name

ABN

Signature

Date

Day

Month

Year

/  /

### 7 Your nominated super fund

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

Super fund name

Unique superannuation identifier (USI)

Phone (for the product disclosure statement for this fund)

Super fund website address

## Section C: Employer to complete

**!** Complete this section when your employee returns the form to you with section A completed.

### 8 Record of choice acceptance

In the two months after you receive the form from your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

**!** If you don't meet your obligations, including paying your employee superannuation contributions to the correct fund, you may face penalties.

Date employee's choice is received  /  /

Date you act on your employee's choice  /  /

**!** Employers must keep the completed form for their own record for five years. **Do not send it to the Australian Taxation Office, the employer's nominated fund or the employee's nominated fund.**

### PRIVACY STATEMENT

The ATO does not collect this information; we provide this form as a means for employees to identify and provide necessary information to their employer. An employer is authorised to collect an employee's TFN under the *Superannuation Industry (Supervision) Act 1993*. It is not an offence for an employee not to quote their TFN. However, quoting a TFN reduces the risk of administrative errors and if the employee does not quote their TFN their contributions may be taxed at a higher rate. An employee can get more details regarding their privacy rights by contacting their superannuation fund.

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# 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 219723) as the Trustee of Prime Super (ABN 60 562 335 823) (the Fund), that:

1. The Fund can receive superannuation contributions under the Commonwealth Government's Choice of Fund Scheme.
2. 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 (RN1000276).
3. The Fund is a complying superannuation fund within the meaning of the SIS Act and has never received a notice of non-compliance from the Australian Prudential Regulation Authority.
4. Contributions paid to the Fund will be maintained and subsequently paid only in accordance with the relevant law that applies to regulated and complying superannuation funds.
5. The Fund is not and has never been subject to a direction under section 63 of the SIS Act.
6. 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.

<b>BPAY®</b>	Use internet or phone banking to transfer the funds directly from your account to ours after you have sent us your allocation details.
<b>Direct debit</b>	We can automatically deduct the required amount from your bank account after you have sent us the allocation details.
<b>EFT</b>	Automatically transfer funds from your bank account to ours after you have sent us the allocation details.
<b>Cheque</b>	Send us a cheque together with the allocation details. Please note that from 1 July 2014 cheques can only be accepted from employers with fewer than 20 staff. From 1 July 2015 cheques will no longer be accepted from any employer.





# Fetch my super form

Please complete this form if you would like to provide consent to Prime Super to search for any super you may have elsewhere. This includes lost, unclaimed, inactive and active super.



## SECTION 1 – PRIME SUPER MEMBERSHIP DETAILS

Member Number

Date of Birth (DDMMYYYY)

Tax File Number (TFN)

You must provide your TFN for Prime Super to conduct the search

Surname

Title

 Mr  Mrs  Miss  Ms  Dr

Given Names

Gender

 Male  Female

Other/previous name(s)

Residential Address

Town/Suburb/City

State

Postcode

Phone Number (BH)

Phone Number (AH)

Mobile Number

Email

Employer

Occupation

## SECTION 2 – CONSENT TO SEARCH

Tick the box to consent ☒

- I hereby authorise Prime Super to use my personal details, including my TFN, to use the ATO's Super Match facility to search – now and forever – for any lost, unclaimed, inactive or active super I may have with other funds or the ATO, as permitted under the *Superannuation Industry (Supervision) Act 1993 (Cth) and Regulations*.
- I understand that all of the information I provide – including the TFN held by Prime Super – must be correct before this search can be conducted on my behalf. If the information is incorrect, Prime Super will notify me directly and I will be responsible for updating the information by calling **1800 675 839** or doing so directly via the secure section of the Prime Super website at **[www.primesuper.com.au](http://www.primesuper.com.au)**
- I understand that the process of finding my super may take some time and it could be a number of weeks before I receive the paperwork I need to complete, sign and return to Prime Super, in the mail.

Full Name

Member Signature

Date (DDMMYYYY)



## SECTION 3 – PRIVACY

The information you provide on this form is collected by and held for Prime Super by the fund Administrator, and may be disclosed to third parties who are involved in activities related to your membership or provided to lawfully authorised government agencies in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*. We only use the information for the purpose of administering your membership or related purposes. For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website [www.primesuper.com.au](http://www.primesuper.com.au) or by contacting contact customer service on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at [administration@primesuper.com.au](mailto:administration@primesuper.com.au).

### WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

<b>Mail</b>	Prime Super Locked Bag 5103 Parramatta NSW 2124	<b>Freecall</b>	1800 675 839
		<b>Fax</b>	1800 023 662
		<b>Email</b>	<a href="mailto:administration@primesuper.com.au">administration@primesuper.com.au</a>

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

# Rollover your super form

Complete this form if you have super money in other funds and you want to transfer it to your Prime Super member account. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.



Office Use Only

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## SECTION 1 – PERSONAL DETAILS

Member Number

--	--	--	--	--	--	--	--	--	--

Date of Birth (DDMMYYYY)

--	--	--	--	--	--	--	--	--	--

Tax File Number

--	--	--	--	--	--	--	--	--	--

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Title

<input type="checkbox"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr
--------------------------	----	--------------------------	-----	--------------------------	------	--------------------------	----	--------------------------	----

Given Names

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Gender

<input type="checkbox"/>	Male	<input type="checkbox"/>	Female
--------------------------	------	--------------------------	--------

Residential Address


Town/Suburb/City

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

State

--	--	--

Postcode

--	--	--	--	--

Phone Number

--	--	--	--	--	--	--	--	--	--

Fax Number

--	--	--	--	--	--	--	--	--	--

Mobile Number

--	--	--	--	--	--	--	--	--	--

Email

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Employer

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Occupation

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Previous name** If you had a different name while a member of your previous Fund, please give details below.

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given names

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Previous address** If you know that the address held by your **FROM** fund is different to your current residential address, please give details below.

Residential Address


Town/Suburb/City

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

State

--	--	--

Postcode

--	--	--	--	--

## SECTION 2 – PROOF OF IDENTITY

From 1 July 2013 you no longer need to provide proof of identity documents when rolling over funds from another super fund. Instead you may provide your TFN which we will validate with the ATO.

However, if the ATO is unable to validate your TFN you will be required to provide proof of identity documents. We will contact you if this is the case.

If you choose not to provide Prime Super with your TFN, you will need to provide proof of identity documents to Prime Super.

Details of the proof of identity requirements are available at the end of this form.



### SECTION 3 – DETAILS OF YOUR OTHER FUND

**Please note: You must complete a separate form for each account you want to transfer to Prime Super.**

The details requested below can be found on any benefit statement sent to you by the Fund or by contacting the Fund directly.

Name of Superannuation Fund or Company where benefits are held

[illegible]

Member Number (refer to previous member statements)

[illegible]

☐ Yes      ☐ No

[illegible][illegible][illegible]

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[illegible][illegible]

Town/Suburb/City	

[illegible]

State		

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Postcode 

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## SECTION 4 – FETCH MY SUPER

In addition to the fund you have listed in Section 3, you may have super elsewhere that you have forgotten about.

Let us **find it for you**, put it in your Prime Super account, then at least you know where **all your super** savings are!

All you have to do is provide us with your **consent** to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send you the paperwork to sign and send back to us. It's that easy!

Please be aware that this process can take a **number of weeks** so please be patient. We will communicate with you regularly via email to keep you informed. If we don't have your email address on the system, please provide it in the Personal details section of this form.

**Tick the box to consent** ☒

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☐ I hereby authorise Prime Super to use my personal details, including my TFN, to search – now and forever – for any lost, unclaimed, inactive or active super I may have with other funds or the ATO, as permitted under the *Superannuation Industry (Supervision) Act 1993 (Cth) and Regulations*.

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☐ I understand that all of the information I provide – including the TFN held by Prime Super – must be correct before this search can be conducted on my behalf. If the information is incorrect, Prime Super will notify me directly and I will be responsible for updating the information by calling **1800 675 839** or doing so directly via the secure section of the Prime Super website at **[www.primesuper.com.au](http://www.primesuper.com.au)**

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☐ I understand that the process of finding my super may take some time and it could be a number of weeks before I receive the paperwork in the mail.

## SECTION 5 – MEMBER DECLARATION

## AUTHORISATION

- I have fully read this form and the information completed is true and correct.
- I authorise the transfer of my benefits from my other fund named above to Prime Super.
- I authorise the transfer of any contributions still to be made by my previous employer which may be received after benefits have been transferred to Prime Super.
- I am aware I may ask my transferring superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have either obtained any information I require, or I do not require any further information.
- I approve the deduction of exit fees and the Government taxes (if any) from the benefits transferred (subject to legislative restrictions).
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- I understand my personal information will be used in accordance with Prime Super's Privacy Policy (available at [www.primesuper.com.au/privacy](http://www.primesuper.com.au/privacy)) which I have read and understood.

[illegible][illegible]

Member Signature \_\_\_\_\_

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## COMPLETING PROOF OF IDENTITY

If you choose not to provide Prime Super with your TFN, you will need to provide documentation with this request to prove you are the person to whom the superannuation entitlements belong.

### Acceptable documents

The following documents may be used.

EITHER	OR	AND	One of the following documents:
<b>One of the following documents only:</b> <ul style="list-style-type: none"> <li>driver's licence issued under State or Territory law</li> <li>passport</li> </ul>	<b>One of the following documents:</b> <ul style="list-style-type: none"> <li>birth certificate or birth extract</li> <li>citizenship certificate issued by the Commonwealth</li> <li>pension card issued by Centrelink that entitles the person to financial benefits</li> </ul>		<b>One of the following documents:</b> <ul style="list-style-type: none"> <li>letter from Centrelink regarding a Government assistance payment</li> <li>notice issued by Commonwealth, State or Territory Government within the past twelve months or local council within the past 3 months, that contains your name and residential address.</li> </ul> <p>For example:</p> <ul style="list-style-type: none"> <li>Tax Office Notice of Assessment</li> <li>Rates notice from local council</li> </ul>

### Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

### Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following persons can certify copies of the original as **true and correct** copies. This is not a complete list. For a full list of individuals who can certify documents, go to the Prime Super website at [www.primesuper.com.au](http://www.primesuper.com.au):

- a Prime Super Regional Manager (RM) or Client Service Consultant (CSC);
- a permanent employee of Australia Post with 2 or more years of continuous service;
- a finance company officer with 2 or more years of continuous service (with one or more finance companies);
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having 2 or more years continuous service with one or more licensees;
- a notary public officer;
- a police officer;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
- an Australian consular officer or an Australian diplomatic officer;
- a judge of a court;
- a magistrate; or
- a Chief Executive Officer of a Commonwealth court.

## ADDITIONAL INFORMATION

### What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions but may terminate your membership of the fund you are transferring your benefits **FROM**.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice of fund. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit [www.ato.gov.au/super](http://www.ato.gov.au/super) or call the Australian Taxation Office on **13 10 20**.

### Things you need to consider when transferring your superannuation

When you transfer your superannuation from a fund, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation from a fund. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Prime Super does not charge establishment or contribution fees on transfer. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.
- If your **FROM** fund is not a public offer fund, you may not be able to rejoin that fund.

### What happens if I do not quote my TFN?

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing to the trustee of your superannuation fund that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- any concessions on contributions to your superannuation account(s) will be taxed at a lower rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

## YOUR PRIVACY

The information you provide on this form is collected by and held for Prime Super by the fund Administrator, and may be disclosed to third parties who are involved in activities related to your membership or provided to lawfully authorised government agencies in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*. We only use the information for the purpose of administering your membership or related purposes. For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website [www.primesuper.com.au](http://www.primesuper.com.au), contact us on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at [administration@primesuper.com.au](mailto:administration@primesuper.com.au).

## WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

**Mail** Prime Super  
Locked Bag 5103  
Parramatta NSW 2124

**Freecall** 1800 675 839  
**Fax** 1800 023 662  
**Email** [administration@primesuper.com.au](mailto:administration@primesuper.com.au)

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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](mailto:administration@primesuper.com.au) **Web** [www.primesuper.com.au](http://www.primesuper.com.au)

**Postal Address** Prime Super Locked Bag 5103, Parramatta NSW 2124

asfa member

