

# Choice of super fund

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



September 2013

## 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](http://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](http://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 remember...** your Prime Super Regional Manager is available to help you complete any forms. Find out who your Regional Manager is via our website at [www.primesuper.com.au](http://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.

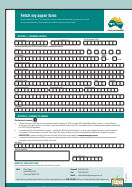
### Let Prime Super fetch your super

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:

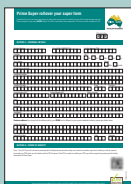
- go online at **www.ato.gov.au** and use the **free** Superseeker tool – type 'Superseeker' into the search tool;
- call the ATO on **13 28 65** and follow the prompts; or
- download and complete a *Searching for lost super form (NAT 2476)* from the ATO website.

**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**.

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



**Remember...** your Prime Super Regional Manager is available to help you complete any forms, and can assist you with certifying documents. Find out who your Regional Manager 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 complete the *Application to transfer current insurance cover form* and return it to us. You will need to complete a separate form for each fund you are rolling funds out of.

## Application to transfer current insurance cover 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**.

## 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 FREE 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's free. 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			
<b>Industry specialisation</b>	We are Australia's only nationally-operating industry super fund dedicated to serving regional and rural Australia. We therefore know your industry intimately and have the knowledge and experience to help you make the most of your super during, and after your working life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<b>Not-for-profit status</b>	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"/>			
<b>Product choice</b>	<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"/>			
<b>Commission-free financial advice</b>	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"/>			
<b>Insurance arrangements</b>	<p>We provide a range of competitive, flexible and cost-effective insurance options:</p> <ul style="list-style-type: none"> <li>Death and Total and Permanent Disablement (TPD) insurance;</li> <li>Death only insurance (including terminal illness); and</li> <li>Income protection insurance.</li> </ul> <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"/>			
<b>Investment choice</b>	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* 2. Managed growth 3. Conservative 4. Alternatives	1. Aust shares 2. Intl shares 3. Property 4. Fixed interest 5. Cash					

\* Previously known as Default

Fund feature	Prime Super	Importance to you			Details of other fund/s
		High	Medium	Low	
Fees and charges	As an industry fund, we offer some of the lowest fees in the market.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Fees when your money moves in/out of the Fund				
	<ul style="list-style-type: none"><li>Establishment</li><li>Contribution</li><li>Switching</li></ul>	<div>\$0</div> <div>\$0</div> <div>\$60 per switch made after the first switch in any year</div>			
	<ul style="list-style-type: none"><li>Withdrawal</li></ul>	<div>Nil</div> <div>Nil – unless balance is transferred to an Eligible Rollover Fund (ERF) then \$10 is charged</div>			
	<ul style="list-style-type: none"><li>Termination</li></ul>				
	Management costs				
	<div>The fees and costs for managing members' investments</div> <div>A member fee of:<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></div>				
Contribution options	<div>The following contributions can be made into a Prime Super account:<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></div>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Benefit options	<div>The following benefit options are available:<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>Restrictions may apply.</div>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Communications	<div>Prime Super communicates with members through a variety of channels:<ul style="list-style-type: none"><li>annual report (issued 30 June);</li><li>annual benefit statements (issued 30 June);</li><li>half-yearly account summaries (issued 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></div>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Education	<div>Prime Super's Regional Managers (RMs) are located nationally and pay regular visits to client sites. On request, seminars are provided and where possible, financial planners are in attendance.</div>	<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.*





Section A: **Employee to complete**

**1 Choice of superannuation fund**

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 ☐

**!** 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

Employee identification number (if applicable)

Tax file number (TFN)

**>** 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

Fund address

Suburb/town

State/territory

Postcode

Member No.  
(if applicable)

Account name

Superannuation fund's Australian business number (ABN) (if applicable)

Superannuation product identification number (if applicable)

Daytime phone  
number

**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
- written evidence from the fund stating that they will accept contributions from my employer, and
- details about how my employer can make contributions to this fund.

Your employer is not required to accept your choice of fund if you have not provided the appropriate documents.

**Signature**

**Date**

Day

Month

Year

**!** If you have completed 'Section A', return this form to your employer and keep a copy for your own records.  
**Do not send this form to us at the ATO or your superannuation fund.**

## Section B: Employer to complete

➤ Give this form to your employee after you have completed 'Section B'.

### 5 Your details

Business name

ABN

Signature

Date

Day / Month / Year  
  /   /

### 6 Your employer nominated superannuation fund

If the employee does not choose a different superannuation fund, superannuation contributions will be paid to the following superannuation fund on behalf of this employee (unless the employee has previously chosen a different fund):

Fund's name

Superannuation product identification number (if applicable)

For the product disclosure statement for this fund (if applicable) Phone

Fund's website

### For your records:

This section must be completed when the employee returns the form to you with a completed 'Section A'.

Date valid choice is accepted  /  /  Date you act on your employee's valid choice  /  /

❗ Do not send a copy of this form to us at the ATO or your superannuation fund. You must keep a copy for your own records for a period of five years.

❗ When you receive this form and all of the required information from your employee, and where an employee has chosen a fund, any contributions you make in the two months after receiving the form can be made to either your employer nominated superannuation fund (your default fund) or the employee's new chosen fund. Contributions after the two month period must be made to the employee's new chosen superannuation fund.

### PRIVACY STATEMENT

We do not collect this information. We provide a format for you as an employer to provide that information to your employee.



# Prime Super – letter of compliance



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>Cheque</b>	Send us a cheque together with the 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.



**You should use this letter to advise details of your Prime Super membership to your employer.**

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.

## PRIME SUPER

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[illegible]

60 562 335 823

NO SPIN ISSUED

**1800 675 839**

**Locked Bag 5103, Parramatta NSW 2124**

Yours sincerely,

[illegible]

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Once completed please return this form to your 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 – PERSONAL 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

Suburb/City/Town

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**
- 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)

## 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

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).





# Prime Super 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

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Date of Birth (DDMMYYYY)

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Tax File Number (TFN)

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Surname

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Title

	Mr		Mrs		Miss		Ms		Dr
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Given Names

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Gender

	Male		Female
--	------	--	--------

Other/previous name(s)

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Residential Address


Suburb/City/Town

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State

--	--	--

Postcode

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

Phone Number (BH)

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Phone Number (AH)

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Mobile Number

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Email

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Employer

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

Occupation

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

**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


Suburb/City/Town

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State

--	--	--

Postcode

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## SECTION 2 – PROOF OF IDENTITY

From 1 July 2013 you will not have 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]

Have you ceased employment with the employer who contributed to this fund? ☐ Yes ☐ No

**If YES,** what date did you cease employment with that employer?

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Fund's ABN or SFN (Super Fund Number) if known

[illegible]

Address of Superannuation Fund or Company

[illegible]

Suburb/City/Town

[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.

**Tick the box to consent** ☒

- ☐ 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*.
- ☐ 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 in the mail.

## SECTION 5 – MEMBER DECLARATION

## Authorisation

I declare that:

- 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.

Full Name \_\_\_\_\_

[illegible]

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

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Date (DDMMYYYY)

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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
<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. For example:<ul style="list-style-type: none"><li>– Tax Office Notice of Assessment</li><li>– Rates notice from local council</li></ul></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);
- 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**.





Please complete this form if you wish to transfer insurance cover held with another fund to Prime Super. You must complete a separate form for each transfer you wish to make. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. Please provide as much information as possible.



- joining Prime Super for the first time or are an existing Prime Super member;
- you have insurance through an employer-sponsored plan or an individual insurance policy within superannuation; and
- you roll-over your complete superannuation account balance as part of the transfer.



- a completed *Prime Super rollover your super form* for every account you are consolidating into Prime Super; and
- a copy of your most recent benefit statement from your previous fund confirming the level and type of cover you have.

**Please note:** The maximum cover available via this method (including any default cover) is \$1,000,000 Death & TPD cover and \$10,000 per month Income protection cover. Should you attempt to transfer cover and the amount of cover exceeds these levels either due to default cover or the amount transferred, you will be restricted to the maximum amounts as above.

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Mr  Mrs  Miss  Ms  Dr

[illegible]

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[illegible]

☐ Male ☐ Female

[illegible][illegible]

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[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

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[illegible]

### SECTION 3 – DETAILS OF YOUR PREVIOUS FUND

[illegible][illegible]

## SECTION 4 – PERSONAL STATEMENT AND CONFIRMATION REQUIREMENTS

In order for Prime Super and its Insurer to consider your application you must answer all of the questions in this section.



1. Will you be consolidating the account balance from your listed previous fund into Prime Super?
- ☐ Yes (You must complete a *Prime Super rollover your super form* for each previous fund you are consolidating into Prime Super.)
- ☐ No (If you do not want to consolidate your previous fund into Prime Super you will not be eligible to transfer your insurance cover.)

2. I confirm that my current level and type of cover under the previous fund or individual insurer are as follows:

		(DDMMYYYY)
Death only (including terminal illness) \$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date cover started <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Death & TPD \$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date cover started <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Income protection \$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per month	Date cover started <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Waiting period	<input type="text"/> <input type="text"/> <input type="text"/> days	

I understand that my cover, once accepted will be subject to the terms and conditions of Prime Super's insurance arrangements.

3. Are you, at the date of this application, due to accident, illness or injury restricted from being capable of carrying out on a full-time basis all the identifiable duties of your current employment? ☐ Yes ☐ No
- (Full-time means more than 35 hours per week on an ongoing basis. It is not necessary that you actually work full-time but only that you have the mental and physical capability to do so.)*
4. Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months from today? ☐ Yes ☐ No
5. Have you ever been paid, or are you eligible to be paid, or have you lodged a claim for a TPD benefit from Prime Super, another superannuation fund or life insurance policy? ☐ Yes ☐ No

**If you answered 'Yes' to questions 3-5 you will not be eligible to transfer your insurance cover to Prime Super.**

You can however apply to increase your level of cover with Prime Super. If at any time you choose to increase your level of insurance, your application will be subject to underwriting and acceptance from the Insurer. This may include the need to provide detailed medical information.

6. Is your cover under the previous fund or individual insurer subject to any premium loadings and/or exclusions, including but not limited to pre-existing conditions exclusions, or restrictions in regards to medical or other conditions? ☐ Yes ☐ No

If 'Yes', please provide details below including a copy of the advice you received from the insurer of the previous fund advising you of the acceptance of your cover, subject to these additional terms.

[illegible]

**If you answer 'No', where loadings or exclusions exist, your benefit amount may be reduced at the time of the claim.**



## SECTION 5 – FETCH MY SUPER

The reality is, if you have ever changed jobs, you have probably **left money behind**. This is your money!

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.

**Tick the box to consent** ☒

- ☐ 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*.
- ☐ 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 in the mail.

Full Name

[illegible]

Member Signature

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Date of signature (DDMMYYYY)

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## SECTION 6 – DUTY OF DISCLOSURE & MEMBER DECLARATION

## Your Duty of Disclosure

Before you enter into a contract of life insurance with an Insurer, you have a duty under the *Insurance Contracts Act 1984* to disclose to the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you vary or reinstate a contract of life insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your Insurer knows or, in the ordinary course of business, ought to know; or
- where compliance with your duty is waived by the Insurer.

## Non-Disclosure

If you fail to comply with your Duty of Disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time. An Insurer who is entitled to avoid a contract of life insurance, may within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.

*Please note: your Duty of Disclosure continues until you have been accepted in writing by the Insurer.*

## Member Declaration

I acknowledge that:

- I have read and carefully considered the questions and statements in Section 4 of this form and that I undertake to abide by these requirements. All answers provided are true and correct; and
- I have read and understood the Duty of Disclosure and I have not withheld any information that may affect the Insurer's decision as to whether or not to accept my application for cover; and
- I will provide Prime Super or their Insurer access to any health evidence I originally provided in obtaining this cover with the previous fund should this be required and I acknowledge that any non-disclosure to a previous fund or insurer may be acted upon by Prime Super or their Insurer; and
- if I do not fully complete this application, or I do not sign and date this application, I will not be eligible to transfer my existing cover to Prime Super; and
- if the Insurer accepts my application, my existing level of cover under the previous fund will be replaced by allocation to my Prime Super account; and
- should my request to transfer cover be approved under this application, cover will commence with Prime Super at the earliest of the following events:
  - the date this form is received and approved by Prime Super if my account balance with Prime Super is greater than \$0;
  - the date the first contribution is received into my Prime Super account after this form is approved; or
  - the date of exit (roll-over) from the fund in which the cover is being transferred subject to approval of this form; and





## Notes

[illegible]

## Notes

[illegible]

## Notes

[illegible]





Open from 8.00am to 8.00pm, Mon-Fri Sydney time  
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asfa member



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