Multiple super funds?

Save time and money - roll your super accounts into Prime Super!

May 2014





Are you one of the millions of Australians who has money in more than one super fund? 80% of Aussies have approximately three super accounts, and if you are one of them there is a good chance you're paying multiple sets of fees.

When you look at the cost of these fees over time, we're talking thousands of dollars wasted on fees you don't need to be paying.

The maths speaks for itself

Let's say you have money invested in four super funds and for the three funds you no longer contribute to, you're being charged \$350 a year in fees.

In five years you'll have paid \$1,750 and after 30 years a whopping \$10,500 in fees! And that doesn't even include the interest you will have foregone on this amount.

Benefits of rolling your super into Prime Super

Easier management

With all your super in one account you can easily keep track of how much super you have (and only have to look at one statement!). One account also makes it easier to manage your contributions, investment strategy and insurance arrangements. With Prime Super you also have the option of managing your super online with our secure online account management system.

Low fees

We're run only to benefit members so your retirement savings won't be eroded by fees.

We offer great personal service

We have a team of dedicated Regional Managers and customer service staff who can help you with all your super questions.

You can take us with you

Just because you change jobs doesn't mean you have to change super funds. Simply give your Prime Super member details to your new employer.

It's free to roll-in

Unlike some super funds, we don't charge you to transfer your super into Prime Super.

We offer low cost, flexible insurance options

This means you can get the cover your need at a great price.



Ready to roll?

We can help you track down all your different super accounts and fetch your super for you!

Visit www.primesuper.com.au and click on the 'Fetch my super' promotion. We'll do the rest.

We will find the super you hold in other accounts and any 'lost super' being held at the ATO. Then we'll arrange to have everything rolled into your Prime Super account.

Alternatively, if computers aren't your thing, fill in your details and provide your consent by completing the attached Rollover your super form.





Already know where all your super is?

Fill in a separate *Rollover your super form* for each super account you want to transfer to Prime Super. You can either photocopy the attached form or download extra copies from our website at **www.primesuper.com.au** – under 'Forms'.

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

Want to look for yourself?

If you've lost contact with your old funds, try the ATO's Super Seeker tool (**www.ato.gov.au/superseeker** or call **13 10 20**). You could also try contacting your previous employers. They may be able to point you in the right direction.

Before rolling over, check whether your other fund will charge exit/withdrawal fees and if you will lose any insurance cover when you close your account. The attached *Application to transfer current insurance cover form* may be of use to you.

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 contribution 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.

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

Website: www.primesuper.com.au

The information contained in this factsheet is current as at the date of the factsheet 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 Ltd 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.

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.







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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

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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.

| One of the following documents: Ietter from Centrelink regarding a Government assistance payment 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: — Tax Office Notice of Assessment |
|--|
| AND |

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**:

- 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** 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, contact us on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at administration@primesuper.com.au.

WHERE TO SEND THIS FORM

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

Parramatta NSW 2124

 Mail
 Prime Super
 Freecall
 1800 675 839

 Locked Bag 5103
 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).

Application to transfer current insurance cover (Prime division)

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.





You can apply to transfer any Death only (including terminal illness), Death & Total and Permanent Disablement (TPD) and/or Income protection insurance cover you have outside of Prime Super if you are:

- 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.

To apply to transfer your cover you must complete this form in full, sign it and return it to Prime Super together with:

a completed Prime Super rollover your super form for every account you are consolidating into Prime Super; and

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a copy of your most recent benefit statement from your previous fund confirming the level and type of cover you have.

If Prime Super's insurer (MetLife Insurance Limited) accepts your application you will be allocated the equivalent amount of cover as Fixed Cover, added to the level of cover that you currently have with Prime Super. Where your existing Prime Super cover is unitised it will also be converted to Fixed Cover. You may transfer cover from more than one fund if you complete the transfer to Prime Super for all of your previous funds within a 3 month period.

Please note: The maximum cover available via this method is \$1,500,000 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 your existing level of cover or the amount of cover you are transferring, you will be restricted to the maximum amounts above.

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CECTION 4



| | SECTI | ON 3 | – DI | ETAII | S 0 | F Y(| OUF | R PR | EVI | 0U \$ | S Fl | JND | | | | | | | | | | | | | | | | | |
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| Na | ıme of Prev | /ious Fu | ınd | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Pre | evious Fun | d Meml | ber Nu | mber | | , | | | 7 | | | | | | | | | | | | | | | | | | | | |
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| | SECTI | ON 4 | – PE | RS0 | NAL | ST | ATE | ME | NT A | ANE |) C(| ONF | IRN | IAT | ION | REC |)UI | RE | ME | N1 | S | | | | | | | | |
| In | order for P | rime Sı | ıper ar | ıd its Ir | nsurer | to co | nside | er you | ır app | olicati | ion y | ou mu | ıst ar | iswe | r all c | f the | ques | stior | ns in | this | sec | tion. | | | | | | | |
| 1. | Will you b | e cons | olidatir | g the a | accour | nt bal | ance | from | your | liste | d pre | vious | fund | into | Prim | e Sup | er? | | | | | | | | | | | | |
| | Ye | s (You r | nust c | omplet | e a Pri | ime S | Super | r <i>rollo</i> | ver y | our s | uper | form | for ea | ach p | revio | us fur | ıd yo | ou a | re co | onso | olida | ting | into | Prim | e Sup | er.) | | | |
| | ☐ No | (If you | do no | want | to con | solida | ate y | our pr | reviou | ıs fur | nd int | o Prir | ne Sı | uper | you v | vill not | be | elig | ible 1 | to tr | ansf | er yo | our i | nsura | ince d | over. | .) | | |
| 2. | I confirm | that my | curre | nt level | and ty | ype o | of cov | er un | der tl | he pr | eviou | is fun | d or i | ndivi | dual | nsure | r are | e as | follo | OWS | | | | | | | | | |
| | | | | | | | | | 1 | | | _ | | | 7 | | | | | | | | (DD | MM | YYY) | | | | |
| | Death onl | y (inclu | ding te | rminal | illness | s) \$ | | | | | | | | | | | | D | ate c | ove | r sta | rted | | | | | | | |
| | Death & T | PD | | | | \$ | | | | | | | | | | | | D | ate c | ove | r sta | rted | | | | | | | |
| | Income pr | rotectio | n | | | \$ | | | | | | | | | per | mont | h | D | ate c | ove | r sta | rted | | | | | | | |
| | Waiting p | eriod | | | | | | | | day | S | | | | | | | | | | | | | | | | | | |
| | I understa | and that | my co | over, or | nce aco | cepte | ed wil | ll be s | subjec | - ct to t | the te | erms a | and c | ondi | tions | of Prir | ne S | Sup | er's i | nsu | ranc | e arr | ang | emer | ıts. | | | | |
| 3. | Are you, a | | | | | | | | | | | | | | | | | | le of | car | rying | out | on a | à | | Г | ٦. | | 1 |
| | full-time to (Full-time | | | | | | - | | | | - | | | | | | - | | tualli | 1/ 1/// | ork f | ıll_ti | mo | | | L | | Yes | □ No |
| | but only to | | | | | | | | | | | | 10 110 | 1100 | 0000 | y una | you | i ac | tuan | y vvc | <i>)</i> | מוז נוו | 110 | | | _ | | | _ |
| 4. | Have you | been d | iagnos | ed with | n an ill | ness | that | reduc | es yo | our lif | e exp | oectar | ncy to | less | s thar | 12 m | ontl | hs f | rom | tod | ay? | | | | | | | Yes | No |
| 5. | Have you another s | | | | • | _ | | | | or hav | ve yo | u lodą | ged a | claiı | m for | a TPD |) ber | nefi | t fror | n P | rime | Sup | er, | | | | | Yes | No |
| lf y | you answ | | | | | | | | - | elig | ible | to tra | nsfe | er yo | ur in | surar | ice | COV | er to | o Pı | rime | Sup | er. | | | | | | |
| | u can howe plication w | | | | - | | | | | | | | | | - | | | | | - | | | | | | | on | | |
| | ls your co | | • | | | • | | • | | | | | | - | | | | | | | | | | | | | _ | | , |
| | including | | | | | - | | | | | | | | | • | | | | | | | | | | | L | , | Yes | No |
| | If 'Yes', pl advising y | | | | | | | | | | | | | | rom 1 | the ins | surei | r of | the p | orev | ious | fund | t | | | | | | |
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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 | he 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 |
| | 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 N | ame |
| | |
| Mem | er Signature |
| | Date (DDMMYYYY) |

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
- Prime Super and their Insurer may undertake appropriate enquiries and investigations to verify the answers I have provided. These enquiries and
 investigations may be made at any time including, but not limited to, when Prime Super and the Insurer are considering this application or in the event of a
 claim: and
- Prime Super and their Insurer may investigate whether any restrictions that may have applied within the terms of the previous Insurer's policy document
 were applicable to the type and/or level of cover stated on my benefit statement; and
- should it become apparent to Prime Super or the Insurer that I have not undertaken the requirements that I confirmed in Section 4 of this form, then any
 insured benefit that may be payable to me or my estate from Prime Super may be reduced by the insured amount paid or payable from my previous fund or
 other funds as a consequence of my failure to abide by these conditions. This reduction in benefit will, however, be limited to the extent that my benefit from
 Prime Super is no less than I would have been eligible to receive under the terms of the policy between Prime Super and the Insurer had I not applied for a
 transfer of cover.
- I understand my personal and sensitive information will be used in accordance with Prime Super's Privacy Policy (available at www.primesuper.com.au/ privacy) and Metlife's Privacy Policy (available at www.metlife.com.au/privacy) which I have read and understood and acknowledge the use, storage and disclosure of my personal information as described in those policies.

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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.

The insurance application information (including sensitive and/or health information) you provide in this form is usually disclosed to third parties, including the Insurer or medical consultant who may be involved with the assessment of this application, and is held by the fund Administrator and the Insurer.

For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website 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.

WHERE TO SEND THIS FORM

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

 Mail
 Prime Super
 Freecall
 1800 675 839

 Locked Bag 5103
 Fax
 1800 023 662

 Parramatta NSW 2124
 Table 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).







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

