



Part of your Community

“...and the
smartest
one said



roll
over,

roll
over”

So they all rolled over and it all worked out

**It pays to consolidate
your super.**

Are you looking forward to a relaxed and enjoyable retirement?

Sure you are, but is your super working as hard as it can, so you can fulfil your retirement dream?

If you've been working for a while or had several jobs there's a good chance your super is resting in more than one Super account.

This may not necessarily be a good thing. Apart from the hassle of trying to keep track of several accounts, you are probably doubling up on some fees and charges. This could mean your retirement savings are being eroded which could substantially reduce your retirement bedrock.

Make sure your super is working as hard as it can - roll over your other super into your Prime Super account.

**It's as easy
as climbing
into bed.**



1. Complete the Rollover form

It is very important that you supply us with complete and correct details of your old fund to assist us in arranging the roll over for you. If you like, you could attach a copy of your old fund's member certificate or Statement, this will help speed up the process of consolidating your super. When you have completed the form, post it to:

**The Administrator
Prime Super
Locked Bag 2229
Wollongong NSW 2500**

2. We do the work for you

Your completed form authorises Prime Super to contact your old super fund on your behalf. When we receive it, we'll contact them and arrange for your money to be rolled into your Prime Super account. If they need more information such as proof of identity, you will be notified and we will help you where we can.

You will then see the benefits as your account continues to grow towards your retirement dream.

3. More than one super account? No problem!

All you have to do is complete a Rollover form for each super account you wish to roll over to Prime Super. Extra forms can be printed from the web site, you can photocopy the Rollover form in this brochure or one or more can be mailed to you by free-calling 1800 675 839.

4. When you change jobs

Remember, when you change jobs it is likely you will have a choice of where your new employer pays your super contributions. You can keep your super simple and working hard for you if you continue to build on your Prime Super account. In the long run you will save time and money.

Let your employer know your Prime Super member number and it will be organised for you. We will help your employer get started if this is the first time they have contributed for a Prime Super member.

Check before you roll over

Some funds charge an exit fee or impose penalties for withdrawing a super benefit early. If this is the case it may be in your best interests to seek the advice of a qualified financial adviser before rolling over your other super to Prime Super. By comparing other features you may find it is still worthwhile to consolidate your savings now rather than later.

Do not complete this form if you:

- Wish to roll over only part of a benefit held in another super fund.
- Expect that further contributions may still be made to your old fund.
- Have advised the Australian Taxation Office to pay any amount from the Superannuation Holding Accounts Reserve to your old fund.
- Need the insurance cover currently provided by your old fund and believe you may not be able to obtain it again if you change.
- Have not checked with your old fund on what exit fees they may charge or conditions that may apply.

What you need to know about advising your Tax File Number (TFN)?

Under superannuation laws, a super fund is authorised to collect your TFN only for specific and lawful purposes. This includes disclosing your TFN to another super fund when you are rolling over benefits to Prime Super, unless you have requested in writing not to do so. These purposes may change in the future if the laws should change.

From time to time you will be asked by Prime Super to supply your TFN. It is not an offence for you not to quote your TFN, however, there are specific advantages in doing so including; maintaining a concessional tax rate on contributions and investment earnings of 15% instead of the top marginal rate or we may otherwise not be able to accept any personal contributions you pay into your account. You can find more information about the benefits of providing your TFN in the Prime Super Product Disclosure Statement.

You can provide your TFN verbally or in writing (including electronically). Your annual Member Benefit Statement shows whether you have supplied your TFN. If you haven't already, you can do so by contacting our call centre on freecall **1800 675 839**.

Privacy and you - Completing your Rollover Form

To roll over your super, simply complete the Rollover Form attached to this booklet.

Read this information for details about the information we collect from our Members, how that information is used and your rights to privacy.

Prime Super collects personal information from you when you join and collects additional personal information from you by other means from time to time (such as changes to your investment choice selection). Where practicable, Prime Super also obtains personal information from your employer and its subsidiaries, such as salary information.

Health and related information for the purposes of Prime Super's death and disablement and income protection arrangements are collected directly from you and, where relevant, your employer and its subsidiaries, medical practitioners, hospitals, health institutions, vocational assessors, rehabilitation professionals and employment agencies. If you have any questions about the personal information that is being collected, please contact us on **1800 675 839**

You can request access to any of your personal information that is held by us. More detail on Prime Super's access arrangements is set out in Prime Super's Privacy Policy (available on the web site or directly from Prime Super's Privacy Officer).

You are also encouraged to update your personal information at any time through the web site or by contacting Prime Super's Privacy Officer at the above address.

The personal information you supply to us is used for the purposes of establishing your individual account in Prime Super, processing contributions, and providing you with the Prime Super benefits. The personal information will also be used for the purposes of administering your investment choice selection, managing the assets with a view to implementing your investment choice, processing the payment of your benefits and complying with applicable laws and regulations.

The types of organisations to which we usually disclose personal and health information when necessary include:

- The Australian Taxation Office and other Government authorities when and to the extent required by law,
- Your employer from time to time (except in the case of health or other sensitive information where your consent would be sought),
- Prime Super's professional advisers (including legal and accounting firms, auditors, actuaries, consultants, insurers, re-insurers, investigators and other advisers),
- Any superannuation fund or arrangement to which your benefit is to be transferred or rolled over (including the administrator of that fund or arrangement),



- Any third party service provider we may engage to provide administration, technology, auditing, mailing or printing services,
- Your spouse or former spouse (where required by law),
- Medical practitioners, rehabilitation advisers, vocational assessors and other professionals if you apply for a disablement benefit, and
- In the event of your death, your personal representative, any person who may be entitled to receive the death benefit, any person contacted in relation to the processing of the death benefit and their advisers.

Your consent is required before Prime Super can seek medical information about you to process a claim for a disability benefit. Australian superannuation, taxation and family laws that apply to your membership and our administration of it, require us to collect the information we seek from you. By agreeing to participate in Prime Super, you agree to Prime Super collecting, using, storing and disclosing personal information about you in accordance with this Privacy Collection Statement.

Roll over and save

It makes sense to rollover your super into your one Prime Super account because it has some real advantages for you:



It can save you money - pay only one set of low fees.

It saves time - simply log onto www.primesuper.com.au or freecall 1800 675 839 to find out how hard your super is working for you.

It's effortless - keeping track of several funds can be hard work. One fund means you have fewer financial records and less chance of losing them. And, all your super payments will be recorded on your Prime Super Statement.

It's accessible - you can access any unrestricted non-preserved part of your benefit.

No entry fees and no commissions - means more for you to invest.

Investment flexibility - you choose the investment option or mix of options that best suit your needs and you can take a consistent approach across all your super investments.

Flexible insurance protection - you receive automatic cover and can tailor insurance to suit your needs.

Personal service - fast, efficient and local service in your community.

Not for profit Fund - increasing your retirement savings and benefiting all members.

Your Prime Super

Prime Super prides itself on being the 'fund of choice' for rural and regional Australians. We are a 'not for profit' fund with more than 155,000 members and over \$1 billion in members' assets.

Some of the many benefits we offer our members include:

- No joining fee
- Low administration fees
- We do not pay commissions to distributors
- A range of insurance cover options
- A range of investment choices and competitive investment performance
- Local support in regional and rural communities.
- Income stream benefit options
- Support services including financial planning, banking and home loans.



How to contact us

We encourage you to call us for answers to any questions you have about the content of this Booklet, about your membership in Prime Super or if you would like a Product Disclosure Statement. You can do this by:

Writing to us at: Prime Super, PO Box 2229, Wollongong, NSW 2500

Free-calling us on : **1800 675 839**

Free-faxing us on: **1800 023 662**

Overseas callers: + **612 4298 6008**

Emailing us at: administration@primesuper.com.au

Visiting our website at: www.primesuper.com.au



Call 1800 675 839

www.primesuper.com.au

Disclaimer: This summary contains general information only and does not take account of your personal circumstances. You should obtain personal advice where appropriate. Prime Super is issued by Farm Plan Pty Limited (ABN 81 067 241 016, AFSL 219723). Prime Super (ABN 60 562 335 823) is a Regulated Superannuation Fund issued by Farm Plan Pty Limited (ABN 81 067 241 016, AFSL 219723). A Product Disclosure statement can be obtained from the issuer by calling 1800 675 839.