

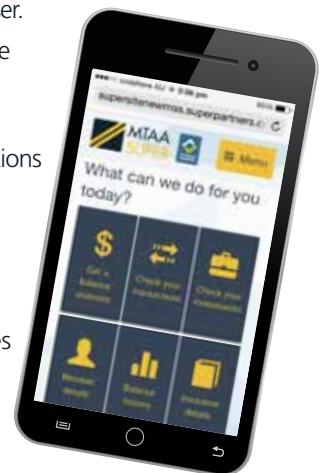


Keep your super in your sights

You can now keep track of your super account on your mobile device. It's easy- using your phone or tablet just go to the log in button on our website and your device will automatically display our new mobile site. You can even register from your phone or tablet if you are not already an online user.

From our new mobile Member SuperSite you can:

- Check your account balance, insurance cover and investment options
- View your account balance in each investment option
- View transactions- including contributions and deductions such as insurance premiums, tax and fees
- Check that your personal details are up to date - including your name, address and beneficiaries



Insurance – we've got you covered but is it enough?

If you have been signed up to MTA Super by an employer you may not be aware that you have a default level of death and total and permanent disability insurance cover. This ensures you have some protection should the unexpected occur and is one of the great benefits of your membership. But does the default level of cover meet your needs? You can see your level of insurance cover either by looking at your details online or on your annual statement. If it turns out you need more you can apply online by going to the insurance section of our website. You should consider the MTA Super PDS when deciding whether this product is right for you.

CEO Update

Welcome to our second Member Update for 2014. In our last update I mentioned that this year MTAA Super turns 25. This is a major milestone for the Fund following a long journey of sweeping change, a journey that continues as the superannuation industry evolves to meet the changing needs of Australian workers and retirees.

This year saw the launch of the MTAA Super Clearing House service - an online payment facility to help our employers pay their super contributions faster and more efficiently. The Clearing House service is also designed to ensure that employers are able to comply with their SuperStream obligations, one of the major Stronger Super reforms.

Later in the year we are launching an exciting new investment option. This new option will be attractive to those members who don't like to see too much capital fluctuation in their investments as the focus is more on income generation rather than capital growth. Stay tuned to our website for more information on this as we get closer to the launch.

Investment markets have continued to be stable in recent months and listed equities markets have continued to provide positive returns. Our My AutoSuper option returned 12.18% for the financial year ending June 30 2014.

Our program of retirement seminars across Australia has been very well attended so far this year. It is encouraging to see so many of our members taking charge of their super. We have also recently partnered with ME Bank to provide our members with access to a financial literacy program – you can find the link to this program on our website.

The start of a new financial year is a good time to take your super out of the “too hard” basket. Taking some time to have a look at your super now could make all the difference later. Why not start by going online and becoming familiar with your account and the various investment and insurance options available to you?

Our aim at MTAA Super is to help our members grow their retirement savings without undue risk. We are always looking for ways to enhance our benefits and services and our Board and Staff continue to work hard at providing our members with a better future.

Leeanne Turner



Legislation update - things you need to know

Concessional contribution limits

From 1 July 2014, individuals aged 50 and over are able to make concessional contributions of up to \$35,000 per annum; whilst those under age 50 have a concessional contribution limit of \$30,000.

Non - concessional contribution limits

From 1 July 2014, individuals are able to contribute a maximum of \$180,000 each financial year or, a maximum of \$540,000 over a three year period if they are under age 65.


Remember – contribution limits apply per member, not per fund. This means that contributions made to other funds are included in these limits.

Superannuation Guarantee

The Superannuation Guarantee rate for the 2014/2015 financial year is 9.50% and the upper age limit, formerly 70, has been abolished.

We have made some changes to our investments

MTAA Super's investment strategy is reviewed annually and throughout the year as required. From 1 July we have made some changes to the strategic asset allocation of our My AutoSuper (Balanced) and Growth investment options. You can read the detail about this in the letter that accompanies this update. The strategic asset allocations and the actual weekly allocations can be viewed at mtaasuper.com.au/investments



Some simple steps towards taking charge of your super

Tidy up multiple super accounts and find your lost super

There is over \$18 billion of lost super in Australia waiting to be found. Some of this money may belong to you. After a period of time, if a super fund can't contact you, it may give your details to the Australian Taxation Office (ATO) or transfer your money to what's known as an eligible rollover fund.

You can authorise MTAA Super to use your Tax File Number (TFN) to search and act on your behalf to consolidate your super. This is so much easier than having to meet all the previous proof of identity requirements. We will only use your TFN in accordance with your consent. Contact us on **1300 362 415** or go to our website to provide consent and stop paying unnecessary extra fees for multiple super accounts.

Get involved in how your super is invested

To cater for people's differing needs, MTAA Super offers members a choice in how their superannuation savings are invested. Member Investment Choice allows you to choose the options you would like to invest in, helping you stay on track with your long-term savings plan. Visit the investment section of our website for more information.

Don't miss out on the Government's co-contribution if you are eligible

If you are a low or middle-income earner, you can take advantage of the super co-contribution payment by making eligible personal super contributions to your MTAA Super account. You don't need to apply. If you are eligible, all you need to do is make after-tax personal super contributions to your super fund or retirement savings account and lodge an income tax return.

For more information refer to our Super Co-Contribution fact sheet or the Australian Tax Office website, www.ato.gov.au.

Building financial confidence

It's important to be able to manage your money with confidence no matter what stage you are at in life. ME Bank's Building Financial Confidence program can assist you to do just that.

The program is free and there are seven modules you can choose from:

- Starting out in life
- Enjoying the now
- First home buyers
- Young families
- Wealth builders
- Gaining control
- Transitioning to retirement

Each module looks at different areas of personal finance and you can complete a short quiz to find out which one might be of most interest to you. It's all online so you can work through the modules at your own pace at a time that's convenient to you. Visit the tools and resources area of our website and start building your financial confidence now!

Please complete this form using capital letters. If you need help completing this form please call MTAA Super on 1300 362 415.

SECTION 1: MTAA SUPER MEMBER DETAILS

Title _____ Given name(s) _____ Surname _____
Gender _____ Date of birth _____ Membership Number _____
Residential address _____
_____ State _____ Postcode _____
Telephone _____ Mobile _____
Email _____

SECTION 2: NOMINATE HOW YOU WOULD LIKE TO ENTER

- I would like to: Rollover my account balance (in whole or in part) from another superannuation account into MTAA Super (Fully complete Sections 3 and 5). **Or**
 Make a voluntary contribution into my MTAA Super account (Fully complete Sections 4 and 5).

SECTION 3: ROLLOVER INFORMATION – FROM FUND DETAILS

This is the fund you are moving out of.

If you have more than one account to roll in please photocopy this form or contact MTAA Super for additional forms.

Fund name _____
Member number _____ Fund phone number _____
Fund address _____
Suburb _____ State _____ Postcode _____
Australian Business Number (ABN) _____ Unique Superannuation Identifier (USI) _____

- I request to transfer the whole balance of superannuation benefits between funds. **Or**
 I request a partial balance transfer of superannuation benefits between funds. The amount to be transferred is \$ _____

If you do not receive a confirmation letter from us within six weeks, please contact your other fund to ensure that the transfer has been made.

By signing section 5 below I am making the following statements:

- I am fully aware I may ask my 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 do not require any further information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account and validating my details with the ATO.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to MTAA Super.
- I authorise my FROM superannuation fund to release information relating to this rollover to MTAA Super.
- 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 acknowledge having read and understood the Privacy Statement in the *Terms and conditions* and having access to the Promoters Privacy Policy located online at www.mtaasuper.com.au/privacy or otherwise provided, and consent to personal information being collected and used in accordance with these terms.

MTAA Superannuation Fund SPIN: MTA0100AU. Cheque to be made payable to: MTAA Superannuation Fund.

SECTION 4: VOLUNTARY CONTRIBUTION

Please deposit into my MTAA Super account the enclosed cheque payable to **MTAA Superannuation Fund** for \$ _____ representing my personal contribution.

Note: If MTAA Super does not currently hold your TFN, this voluntary contribution will be refunded unless you provide your TFN within 30 days of making the contribution. Please refer to the MTAA Super Member Product Disclosure Statement for information about providing your TFN.

My tax file number is / / Date of birth / /

I would like MTAA Super to send me information regarding making future contributions.

If you are age 65 or over and under the age of 75, you must have worked for at least 40 hours in a period of 30 consecutive days in the current financial year for us to accept your contribution. We cannot accept voluntary contributions from members aged 75 years and over.

SECTION 5: AUTHORISATION

I have fully read this form and the information completed is true and correct.

Member signature _____ Date _____

Please return to: Boost Your Super promotion, MTAA Super, Locked Bag 15, Haymarket NSW 1236 so that it is received by last mail on 19 January 2015 and funds are received by 3pm AEDST on 19 February 2015. Please do not fax.

Telephone: 1300 362 415 **Facsimile:** 1300 365 142 **Email:** mtaasuper@mtaasuper.com.au **Web:** www.mtaasuper.com.au **Postal address:** Locked Bag 15, Haymarket NSW 1236
Trustee: Motor Trades Association of Australia Superannuation Fund Pty Ltd ABN 14 008 650 628 AFSL 238 718 **Fund:** MTAA Superannuation Fund ABN 74 559 365 913
Fund Administrator: Superpartners Pty Ltd ABN 57 078 907 883 AFSL 238 761

Boost your super

**WIN \$5,000
INTO YOUR
SUPER**

Enter via rollover or
voluntary contribution

HOW TO ENTER

For the chance to win a \$5,000 boost to your super, simply use this form to rollover (transfer) funds from another super account or make a voluntary contribution into your MTAA Super account.

Apart from the chance to win the prize, there are many other advantages to consolidating your super and making a voluntary contribution.

► The benefits of voluntary contributions

For many people, making additional after-tax contributions to super is the key to a comfortable retirement. You could also be eligible for a bonus contribution under the Federal Government's co-contribution scheme.

► The benefits of rollover

Multiple super accounts equal multiple sets of fees and paperwork. Plus, it's hard to keep track of your super when it's with multiple funds, especially if you change jobs. Rolling over your entire super into the one account is easy and it's smart.

► Things to consider before rolling over

We suggest you check if you will lose insurance, benefits or pay exit fees or other charges before you rollover. Note the balance and current earning rate of your super as this will be reflected in your rollover balance.

► Be quick to boost your super

All entry forms must be received by last mail on **19 January 2015** and funds **must be received by 3pm AEDST on 19 February 2015** to be eligible.

Multiple entries are accepted but each rollover or voluntary contribution requires a separate entry form.

The more times you enter, the more chances you have to win. Good luck!

Please note: MTAA Super pension members are not eligible to enter.



**MTAA
SUPER**



Starts 22/9/14 and ends last mail received 19/1/15. Open to Aust. residents 18+ who are accumulation members of the MTAA Superannuation Fund only (excluding MTAA Super pension fund members). Funds must be received into the entrant's MTAA Super account by the time/date of the draw to be eligible. Draw: L5, 477 Pitt St, Sydney NSW, 2000 on 23/2/15 at 3pm AEDST. Winner published in The Australian on 4/3/15. Prize is an AU\$5,000 contribution paid into the winner's MTAA Superannuation Fund Account. Promoter: Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628) of Motor Trades Association House, 39 Brisbane Av, Barton, ACT 2600. NSW LTPS/14/05106, ACT TP14/02267. Full Terms and Conditions at www.mtaasuper.com.au/boost. Your info is used to conduct this promotion and may be disclosed to service providers and authorities as required. We may also use your info for our own marketing purposes and as set out in the conditions. If the info is not provided you cannot enter. Our Privacy Policy www.mtaasuper.com.au/privacy contains details on how info is used, how you may access/correct info held and our privacy complaints process. Your info may be disclosed overseas. This document is issued by the Motor Trades Association of Australia Superannuation Fund Pty Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913, SPIN MTA0100AU). Motor Trades Association of Australia Superannuation Fund Pty Limited has ownership interests in Industry Super Holdings Pty Ltd, ME Bank Pty Ltd and Superpartners Pty Ltd. The information provided is of a general nature and does not take into account your specific financial needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. The MTAA Super Product Disclosure Statement (PDS), an important document containing all the information you need to make a decision about MTAA Super, can be obtained by calling MTAA Super on 1300 362 415. You should consider the PDS in making a decision.

Need some advice?

Superannuation is complicated and you don't have to navigate it on your own. We are here to help and have a range of education and advice services available to you.

Financial education and advice team

If you want an answer to your more complex super questions, you can call our Customer Service Centre and ask to speak to a member of the Financial Education and Advice Team (FEAT). They can provide detailed general advice and limited personal advice over the phone at no additional cost.

Personal financial advice

If you prefer to speak with someone face-to-face your MTAA Super membership provides you with access to fee-for-service financial planning advice from Industry Fund Services (IFS). IFS planners do not receive commissions and their advice is tailored to your specific needs. Our Customer Service Centre can put you in touch with the IFS planner nearest to you.

It doesn't matter what your retirement goals are – Simply contact us and we can help you determine the level of advice you need to achieve the retirement you want.

Calculators

If you're not ready to talk to an adviser yet but would like to explore some options for making the most of your super, why not go online and have a play with our easy to use calculators. They are a great first step in finding out how your super can work harder for you.

Have we got your tax file number?

It's really important to supply us with your tax file number (TFN) if you haven't already. If we don't have your TFN you may incur penalty tax on your employer super contributions, you won't be able to make any after-tax personal contributions and you won't be able to get the Government co-contribution. You can also elect to give MTAA Super consent to use your TFN to find lost super on your behalf. Simply sign and date the consent form on page 3 of your Annual Statement and return it to the Fund. Alternatively you can provide your consent via the website at www.mtaasuper.com.au/TFN



Find us on
Facebook

▲ Phone: **1300 362 415** ▲ Fax: **1300 365 142** ▲ Email: mtaasuper@mtaasuper.com.au
▲ Web: www.mtaasuper.com.au ▲ Postal: **Locked Bag 15, Haymarket NSW 1236**

Trustee: Motor Trades Association of Australia Superannuation Fund Pty Ltd
ABN 14 008 650 628 AFSL 238 718 MTAA Superannuation Fund ABN 74 559 365 913



**MTAA
SUPER**



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