

## Need some advice?

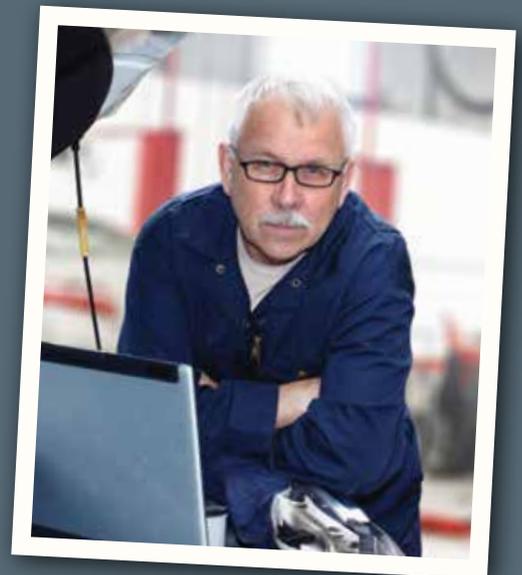
On the whole we are living longer and that means being retired for longer. It's an unfortunate fact that many Australians don't enjoy a comfortable retirement so let us provide you with dependable support to help you achieve your goals. We have a range of education and advice services available to assist and support you. Simply contact us on **1300 362 415** and we can help you determine the level of advice you need to help achieve the retirement you want.



## Support for our Industry Partners

As the industry superannuation fund for the automotive industry, MTAA Super has made offers of assistance to our members impacted by the announcements that vehicle manufacturing in Australia is ceasing.

The Fund has a small but loyal membership within the manufacturing sector and has offered to formulate assistance packages which can include workplace seminars, one-on-one workplace meetings to answer general questions and opportunities to meet with a financial planner about your superannuation. We recognise that this is an extremely difficult time for this sector of the motor industry and MTAA Super is ready and able to provide the support our members need.



# CEO Update

Welcome to our first Pension Update for 2014. This year MTAA Super turns 25. Some of our members will remember 1989, when we were established and what a different world it was. The one thing that hasn't changed however is our dedication to our members as we continue to work towards providing the best possible retirement outcomes for all.

Last year was a busy year for superannuation funds and 2014 promises to be no different as we continue the theme of constant change and the on-going implementation of the Stronger Super package of reforms. To meet the demands of an ageing population, super must continually evolve.

On the investment front, markets have continued to be stable in recent months and listed equities markets have continued to provide positive returns.

In July we are launching an exciting new investment option which will focus more on income generation rather than long term capital growth and may be attractive to those members who don't like to see too much capital fluctuation in their investments.

Thanks to all those who attended our Retirement seminars in 2013 hosted by our Financial Planning team. Stay tuned to our website for details of the retirement seminar program for this year.

MTAA Super exists solely for the benefit of its members and our Board and staff are always striving to give you a better future. We are looking forward to another busy year and I would like to wish all our members a happy and prosperous 2014.

**Leeanne Turner**





## Protecting your privacy

Protecting your personal information has always been important to us and is required by law. The Commonwealth Privacy Act requires us to handle your personal information in accordance with a set of guidelines, known as the Australian Privacy Principles. Please view our full Privacy Policy online at [www.mtaasuper.com.au/privacy](http://www.mtaasuper.com.au/privacy) which sets out our full obligations regarding the handling your personal information.

In short, MTAA Super only collects information from you or your employer that is necessary to administer your fund membership. By this, we mean managing your account and keeping you up to date with opportunities and value-adding services and benefits available to you as an MTAA Super member. If we are unable to obtain the personal information we need about you, we may be unable to properly administer your fund membership.

MTAA Super has appointed a Fund Administrator, Insurers and other specialist organisations to provide professional services to MTAA Super on your behalf. They are authorised, under the strictest confidence, to only use your personal information to administer your fund membership in accordance with the Australian Privacy Principles. If you have provided your consent as part of your application, your personal information may also be used to identify if you have any lost super entitlements that could be transferred to your MTAA Super account. The Australian Taxation Office (ATO) may be provided with your details in order to find any lost super. You may, however, notify us if you do not wish to have your personal information released to the ATO for this purpose. Any other use or disclosure to a third party, body or agency will be subject to the terms of our Privacy Policy.

As a member of MTAA Super, you may ask to see the information we hold about you and to have it corrected if required. To access the personal information we hold, find out more about how it is handled or if you do not wish to receive any direct marketing communications from us (or the Fund Administrator), please call **1300 362 415** or view our Privacy Policy online at [www.mtaasuper.com.au/privacy](http://www.mtaasuper.com.au/privacy). Our Privacy Policy also contains information about how you can complain about a breach of the Australian Privacy Principles and how we deal with such complaints.

## Trustee News

In previous updates we have reported that the MTAA Super Trustee Board is now made up of three member representative directors, three employer representative directors and three independent directors.

MTAA Super welcomes Susan Walpole, who was appointed as a Member Representative Director on 3 December 2013.

Through her Director roles and her prior executive management roles at SuperPartners, UniSuper and the Legal Practice Board, Sue provides further expertise to the MTAA Super Board in governance, investment, administration, law and compliance. Sue is admitted as a Solicitor and Barrister in Victoria and is also a part time Member of the Superannuation Complaints Tribunal.

You can find biographies of all directors, including the date of appointments and organisations they represent on our website. You'll also find a range of information about the Trustee including announcements regarding member director vacancies, nominations and the application process.

# Enjoy a secure retirement with MTAA Super RetireSafe

A key benefit of MTAA Super RetireSafe is the fact that your lifetime monthly pension payments continue to be paid even when your Account Balance reduces to nil. Further, MTAA Super RetireSafe offers members the potential for growth when markets are strong, protection against negative investment performance, access to capital and a death benefit.\*

For more information see the Product Disclosure Statement at [www.mtaasuper.com.au](http://www.mtaasuper.com.au) or call our dedicated MTAA Super RetireSafe number – **1300 232 092**.

\*The amount of the pension is not guaranteed and may go up or down. Excess lump sum withdrawals will affect the guarantee base and therefore the amount of your pension. A death benefit is provided if there is no reversionary beneficiary.

## Don't like the ride to be too bumpy?

We will shortly be launching a new investment choice option that is focused on income generation. We expect this will be an attractive option for those who aren't comfortable with too much capital fluctuation.

The focus on stability of income differs to most of our existing investment choice options, where the focus leans more towards total return and long term capital growth. On the risk and return spectrum, this new investment option will sit between our Conservative option and My AutoSuper, our Balanced option.



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