



How do I?

Ensure that my fund administration goes smoothly?

Change the mailing address for your assets to smartsuper. This will enable us to reconcile your Fund with less reference to yourself.

Send us copies of any documents that you receive regarding the Fund (bank statements, dividend notices, tax statements, tax office correspondence, purchase documentation for real estate etc) to allow us to accurately reconcile your fund.

Set up a bank account for my Superannuation Fund?

Smartsuper would prefer that you open a bank account with Macquarie Bank or one of their badged accounts, such as Navigator or Smith Barney Citigroup.

Macquarie has the facility to send smartsuper an additional bank statement each month together with an original statement for the members of the Fund. A Macquarie CMT can also be set up before receiving your ABN, which not all banks will allow.

You can set up an account at any bank, but you have to check that the bank has the facility to set up trust accounts. Furthermore, most banks do not send an additional statement to us without charging an additional fee. If the selected bank does not provide a duplicate statement facility, you must send a copy of the statement to us each month to enable us to reconcile your Fund.

Make contributions when my fund does not have an ABN?

You do not require an ABN to make contributions, only a bank account to deposit the funds into. Most banks are more concerned with ensuring you are an authorised signatory (ie obtaining the 100 point identity check). To prove you are authorised to sign, they need a copy of the trust deed showing you as trustee(s). If a company is trustee they will need proof that you are the director(s) of that company (eg annual return or other document showing you as directors).

Pay insurance when my fund does not have an ABN?

Provided you have a bank account you can pay insurance (or any other expense) from the fund. Any contracts entered into by the fund are entered into in the name of "the trustees ATF the superannuation fund".

Transfer/Sell shares held by me personally into my Fund?

You need to complete an 'Off Market Share Transfer Form', and submit the original form to the share registry of the asset (the address of the registry will be shown on your dividend notice or on your Holding Statement). You must complete as much information as possible on the form, especially the date of transfer and consideration (transfer value) of the shares – this should be the market value at the date of transfer. A blank form is included in the welcome kit. Please refer to your financial adviser if you require assistance in completing the form.

Smartsuper would prefer our address to be recorded at the registry as the mailing address. This ensures that any income or important information is advised to us in a timely manner, particularly where dividend re-investment plans are being used. If we receive any documents that require the members of the Fund to make a decision, we send the information to the members for their consideration.

Please send a copy of the completed Transfer Form to smartsuper so we can update your Fund and generate the appropriate minutes for the transfer.

If you are selling your shares to the Fund, you can then draw a cheque from the fund for the purchase amount. If you are not going to write out a cheque we will record the transfer as a Non-Concessional Contribution.

Please note that transferring the shares or other assets in this fashion does **NOT** eliminate the need to pay any tax that is due to be paid in your own name arising from the sale (ie Capital Gains Tax).

Make contributions to the fund?

Funds may be deposited directly into the fund's bank account by yourself (non-concessional contributions or self-employed person contributions) or any other person or entity able to make a contribution to the fund on your behalf (eg employer or spouse).

So that we can properly account for the contribution we need to know:

- What sort of contribution it is
- Which member the contribution is for

To advise us please complete a "Contribution Advice Form" included in the welcome kit and fax or mail it to us.

Change a binding nomination?

You may change a binding nomination at any time by completing a "Binding Death Benefit Nomination Form" included in the welcome kit and fax or mail it to us. Please note that your signature must be witnessed by 2 people who are not your spouse or a member of the fund.

Change a non-binding nomination?

You may change a non-binding nomination at any time by sending us an email, fax or letter advising of the changes you would like to make.

Change the fund's investment strategy?

Complete an "Investment Strategy Selection Form" included in the welcome kit and fax or mail it to us. You should discuss any changes of strategy with your financial adviser to ensure that the change will continue to meet your objectives. If you wish to adopt a strategy that does fit into the standard range of investments included on the form you will need to work with your financial adviser to ensure that you properly document the rationale for the selection of the strategy and the investments chosen.

Withdraw money from the fund?

You will firstly need to meet a condition of release (please refer to the PDS for detailed information on these categories):

- Retired and past the age your funds must be preserved until
- Aged 65 (but less than 75) and gainfully employed for more than 10 hours per week
- Terminating gainful employment (subject to restrictions)
- Permanently incapacitated
- Temporarily incapacitated
- Severe Financial Hardship
- Compassionate grounds
- Temporary Resident permanently leaving Australia
- APRA approval
- Transition to retirement
- Rolling over to another fund

You should then speak to your financial adviser to determine the best way to achieve your requirements for cash – lump sum, allocated or other pension.

Once you have determined the best way to meet your needs complete a "Benefit Payment Pension Start Request Form" included in your welcome kit (and on the CD) and forward it to us. We will then obtain the appropriate actuarial certification and prepare all minutes and other documentation to action your request.

The information contained in this document is of a general nature only and is not intended to be personal advice. No person should act solely on the basis of the information contained herein but only after discussing their individual circumstances with their financial Adviser.