



# Welcome to Integra Super

Helping you achieve your retirement goals

# About OnePath

## Helping you shape and protect your future

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. We have been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and as ING Australia.

Now as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as part of ANZ's specialist wealth business.

## The strength of ANZ

ANZ operates in 32 markets globally with representation in Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. ANZ provides products and services to more than 8 million retail customers worldwide and employs over 48,000 people.

OnePath has a comprehensive range of wealth and insurance products available through financial advisers or direct to customers making it easier for you to find the solution that best suits your needs.

At OnePath we value and appreciate our customers, our staff and the communities we operate in. We are committed to acting with the highest standards and to meeting our corporate responsibilities. We also encourage and support staff involvement in volunteering and charitable activities supporting the wider community.

## We're highly rated

Our products continually receive recognition for their excellence by the leading independent industry research houses and consultants. These include The Heron Partnership's 'Heron 5 Quality Star Rating' and 'Top 10 Insurance Features' and the Selecting Super Quality Rating of AAA.



For more information visit [heronpartners.com.au](http://heronpartners.com.au) and [selectingsuper.com.au](http://selectingsuper.com.au)

# Welcome to Integra Super

## We're here to help you achieve your retirement goals

Welcome and thank you for choosing Integra Super. As a member, you can feel confident that your super is being managed by one of Australia's leading fund managers, life insurers and superannuation providers.

Retirement may seem a while away but it's important to start planning sooner rather than later.

Here at OnePath, we want to assist you on your journey from working life through to retirement and help you achieve the retirement you deserve.

We provide solutions to support you whether you're starting out in the workplace or developing your career and into retirement.

Along with helping you achieve your retirement goals, Integra Super offers a range of benefits which make the journey easier. And because of our size, scale and expertise, we're able to deliver competitive rates which mean you get great value for money.

## About this guide

In this guide we'll introduce some of the leading features of your new account, tell you a little about us and, importantly, show you how to get started, grow your super and achieve your retirement goals.

### Three steps to a great start:

1. Review your Welcome Statement
2. Complete important forms
3. Jump online to the Member Super Centre

Turn over to get started

# First steps

Getting your journey to retirement off to a great start is as easy as 1, 2, 3.

Follow these steps to ensure your Integra Super account is set up correctly and you're on the right path to achieving your retirement goals.

## Step 1. Review your Welcome Statement

Included with this guide is your Welcome Statement. This important document contains your super account details and personal information. Take the time to review your statement and familiarise yourself with the information it contains.

Make sure to check your details and tax file number (TFN). If we don't have your correct details:

- you might not receive important information about your super account
- you may not be able to track your retirement savings
- you may pay additional tax
- you could be missing out on benefits applicable to you.

Please contact us immediately if your details are incorrect.

Keep your statement handy in case you need to contact us at any time.



## Step 2. Complete important forms

We've included a number of forms in the back of this guide. Completing and returning them to us will help you get the most from your super savings.

### Rollover form

If you've had more than one job, chances are you have more than one super account. In fact, almost 40 percent of Australians have two or more super accounts\*.

Combining your super into your OnePath account makes it easier to track and manage your super and could potentially reduce the fees you pay. One set of fees means you're able to grow your super faster.

Combining your existing super accounts is easy. Simply complete the enclosed Rollover Form, provide 'certified'^ proof of identity for each account you want to rollover and we'll do the rest.

There may be exit fees and other issues (including lost insurance and increased tax on disability), so make sure you check with your other fund(s) or financial adviser first.

### Tax File Number Notification Form

If we don't have your tax file number (TFN) recorded, your retirement savings may be impacted as:

- we will not be able to accept your personal contributions
- you may be liable to pay additional tax on concessional contributions and/or withdrawals
- you could miss out on any government co-contributions (if eligible)

- it may be difficult to locate or amalgamate your super benefits in the future.

Check your Welcome Statement – if your employer has not provided your TFN, simply send us a completed form or call Customer Services.

### Other forms

We've also included a number of key forms you may want to complete, including:

- **Update Member Details Form** – to change any personal details
- **Member Investment Choice Form** – to choose an investment option that differs from the default investment strategy your employer has selected
- **Nomination of Beneficiary Form** (either Binding or Non-Binding) – to ensure that the appropriate people receive your benefit in the event of your death.

## Do you know where all your super is?

Australians have over \$20.2 billion† in lost super – some of it could be yours. See how easy it is to search for 'lost super' and add it to your OnePath account at [onepath.com.au/lostsuper](http://onepath.com.au/lostsuper)

\* 'Consumer attitudes to superannuation and super policy issues', CoreData research for ASFA, November 2011

^ A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example, a Justice of the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service, etc.

† Australian Taxation Office, Commissioner of Taxation Annual Report 2010–11

### Step 3. Jump online to the Member Super Centre

The easiest way to get started is by accessing your online Member Super Centre at [onepath.com.au/member](http://onepath.com.au/member)

The Member Super Centre contains everything you need to know about your super account in the one convenient place.

Learn more about your Integra Super plan, read important news, check investment performance, explore a variety of interactive educational tools and calculators, access forms and brochures, browse InvestorBenefits and lots more.

#### Access your account online

You will soon receive a Member Card with your unique Online User ID which will enable you to securely access your new account. For security purposes your password will be mailed separately.

When you first login, you'll be asked to confirm the information we have been given by your employer. Make sure your name and contact details are correct.

Account Access is just like internet banking. Here you can:

- update your personal details
- view your account, including details about investment funds, unit prices, current units held and account balance
- view, print and download your recent statements and transaction history
- view and print snapshots of your superannuation investments
- apply for/or increase insurance cover
- switch investment funds at any time.

Find out how you can get the most from your super savings – jump online and explore today.

To access the secure area of the Member Super Centre, simply:

1. visit [onepath.com.au/member](http://onepath.com.au/member)
2. click 'Login' in the right hand column
3. enter your unique Online User ID (found on your Member Card)
4. enter your password.

# Why Integra Super?

Along with helping you achieve your retirement goals, we're here to make the journey easier and offer you services and support along the way.

There are many great reasons to choose Integra Super:

- **Value for money** – competitive group pricing with group fee discounts.
- **Extensive choice** – over 50 investment funds with unlimited switching.
- **Comprehensive insurance cover** – insurance for death, disablement and income protection to protect you and your family.
- **Competitive performance** – to grow your super.
- **Rollover assistance** – combining your super accounts is easy.
- **Online account access** – view and transact on your account.
- **Convenient contribution options** – freedom to make contributions how you like via options like BPAY® and internet banking.
- **Solutions for life** – as you change, OnePath can support you at every step of your journey with solutions that meet your needs. Even when you change jobs you can take your super with you and keep many of the benefits in place.
- **InvestorBenefits** – enjoy access to OnePath's banking, health, lifestyle and entertainment member benefits package.
- **Education and information resources** – a suite of useful tools to help you grow your super and keep you informed.
- **Family benefits** – your family can join and may receive many of the same benefits that you do.
- **Member Super Centre** – is your source of information, updates, tools and calculators all in the one central location.

## Helpful and efficient customer service

If you have a question, need an update on your account, or are just seeking some general information, contact us:

Phone: 133 665 weekdays between 8.30am and 6.30pm (Sydney time)

Email: [customer@onepath.com.au](mailto:customer@onepath.com.au) | Website: [onepath.com.au](http://onepath.com.au)

# Extensive investment choice

## Flexibility to choose your investment strategy

Super is an investment for your future, so it's important you understand how yours is invested and what options are available.

Integra Super gives you access to over 50 carefully selected investment funds as well as the flexibility to switch between investment funds as your financial objectives change.

If you do not choose an investment strategy, your super is invested in the 'default' strategy as nominated by either your employer or the Trustee. However, by not making an active choice, your super may not necessarily be invested in accordance with your attitude, life stage and retirement goals.

Check the attached Welcome Statement for details of your default investment strategy.

A description of each investment fund is available in the Integra Super – Investment Choice Guide.

### How do I switch investment funds?

You can switch between investment funds online by logging on to the Member Super Centre at [onepath.com.au/member](http://onepath.com.au/member) or by completing the Member Investment Choice Form included in this kit.

### Your investor profile

The investment funds available to you cover a variety of risk and return profiles.

Knowing your 'investor profile' may assist you in choosing the right strategy for your super, as it takes into account your attitude to investment risk and your investment timeframe. To discover more about your investor profile, try our online quiz at [onepath.com.au/member](http://onepath.com.au/member)

Your financial adviser can assist you with assessing investment funds that are appropriate for your circumstances and any risks associated with investing in them.





# We've got you covered

## Insuring what's important

Underinsurance is a widespread problem, with a frightening 95% of Australian families not having adequate insurance.\*

Fortunately, Integra Super gives you access to comprehensive insurance options that may assist you to provide adequate cover for you and for your family.

You may also have access to this insurance cover without having to supply medical evidence and you can apply for additional voluntary insurance.

As an Integra Super member you're entitled to Group premium rates which are likely to be cheaper than individual premium rates. You also have the option of paying your premiums directly from your superannuation which may be tax-effective and won't reduce your take home income.

Integra Super offers you the following options:

- **Death Only Cover (including terminal illness).** This cover provides a lump sum upon death or diagnosis of terminal illness.
- **Death (including terminal illness) and Total and Permanent Disablement (TPD) Cover<sup>^</sup>.** This cover provides a lump sum upon death or becoming totally and permanently disabled.
- **Group Salary Continuance (GSC) Cover.** This cover provides a monthly benefit in the event of Total Disability or Partial Disability.

Your employer may have chosen to include some or all of the above. Read your Welcome Statement to see your current level of cover. You can also apply online through Account Access.

For further information, see your Product Disclosure Statement or speak to your financial adviser.

### We've got your family covered too

Invite your family members to join Integra Super – Personal so they can benefit as well.

Family members can join and receive many of the benefits that you currently enjoy. Depending on your plan, they may also receive the same fee discounts applicable to you. Family members may apply for Death Only or Death and TPD insurance cover with OnePath.

Eligible members of your family can complete a Family Member Application – Integra Super – Personal form included in this kit.

Contact Customer Services for confirmation of the types of insurance cover available for your family members and the applicable premium rates. Check the Member Guide for further details on the application process.

\* Lifewise/NATSEM Underinsurance Report – Understanding the social and economic cost of underinsurance, February 2010.

<sup>^</sup> Please note that TPD only cover is not available.

# Useful information resources

Tools to help you learn more and keep you up to date

## Information anytime

To help you better understand your super, investments and insurance we've developed the Super Learning Centre – an online financial education program which covers the most common topics, including:

- managing and growing your super
- investment fundamentals
- insurance through super
- how much super is enough?
- strategies to help you plan for retirement.

Within your Member Super Centre, you'll find a suite of tutorials, fact sheets and calculators along with helpful tips and strategies that can assist you to achieve your retirement goals. We know it can sometimes be complex, so we've used plain language to make our tools easy to understand.

Grow your knowledge today at  
[onepath.com.au/member](http://onepath.com.au/member)

## Delivered to you

Each year, we'll send you an Annual Statement with details of your benefits and how your investment has performed over the past 12 months (also available online through Account Access). You'll also receive a 'Member Update' newsletter which contains product updates and topical information on market activities and how they are impacting your investment.

For members that have provided their email address we also deliver a quarterly electronic newsletter. Member eUpdate keeps you aware of topical, timely and relevant information as well as highlighting key benefits of your account. Your employer won't normally provide your email address but you can update it on Account Access or by completing an Update Member Details Form included in this pack.

Don't miss out on important  
announcements and information...  
Make sure we've got your current contact  
details and email address

# Build your retirement savings

## Making it easy for you to contribute and grow your super

According to the Association of Superannuation Funds of Australia (ASFA), a single person requires an income of \$40,412 per annum for a comfortable retirement, while a couple needs \$55,316. This equates to a super balance of around \$430,000 for a single person or \$510,000 for a couple\*.

Growing your super early through additional contributions is important and may make all the difference to ensuring you have the retirement lifestyle you would like. It doesn't have to be a lot – even a little can go a long way.

Here are a couple of ways you can grow your super:

- Salary sacrificing is an agreement between you and your employer to forgo part of your future salary, which your employer then contributes into your super account as an employer contribution. Starting a new job is an ideal time to discuss establishing an arrangement. As well as boosting your super savings, it may also help reduce the amount of tax you pay.
- Making regular or one-off personal contributions to your super is easy with OnePath. You might even be eligible to benefit from government co-contributions.

Integra Super has a range of payment methods to make it easy for you to contribute to your account. You can contribute to Integra Super using internet banking (EFT), BPAY®, direct debit or even by sending a cheque.

There are annual limits or 'caps' placed on your contributions, with penalties for exceeding them, so make sure you read our fact sheet in the Member Super Centre or speak to your financial adviser before putting any strategies in place.

You can track your contributions with OnePath in the Member Super Centre at [onepath.com.au/member](http://onepath.com.au/member)

\* ASFA Retirement Standard, September Quarter 2011, [superannuation.asn.au](http://superannuation.asn.au)

• Registered to BPAY Pty Ltd ABN 69 079 137 518

**Want to discover more about strategies to boost your super?**

Check out our 'Tips and strategies' area of the Member Super Centre.

# InvestorBenefits

## Your banking, health, lifestyle and entertainment benefits package

Benefit from your membership today, while you're saving for tomorrow via OnePath's InvestorBenefits program.

InvestorBenefits gives you access to discounts and special offers on health insurance, travel, adventure and leisure experiences, car hire, and a variety of retail products from our partners. In addition, you also have access to a range of banking and financial products through ANZ.

Partners and offers are updated regularly. You can browse the latest ones through the Member Super Centre at [onepath.com.au/member](http://onepath.com.au/member). Redeeming an offer is as simple as downloading a voucher, or quoting a unique number at the time of purchase.

Let your super reward you today with real discounts and real savings.

[magshop.com.au](http://magshop.com.au)  
ONLINE SUBSCRIPTIONS



# Solutions for life

On the journey to retirement your situation may change. Thankfully, OnePath can move with you and support you along your journey.

## Take us with you when you change jobs

When you change jobs it's reassuring to know that your super can remain with a fund that is strong, reputable and provides extensive services.

If you leave your employer (for any reason other than retirement, death or disablement) you'll be automatically transferred to Integra Super – Personal. Keeping your OnePath super account is easy and you'll retain many of the benefits you enjoyed as a member of your employer's plan.

We'll send you a kit which includes a Fund Nomination Form and OnePath Integra Super Letter of Compliance. When you change jobs and your new employer allows you to choose your own super fund, simply complete the forms and give them to your new employer to have your contributions paid into your Integra Super – Personal account.

Staying on the journey to achieving your retirement goals with OnePath is easy.

## When it's time to settle down

Retirement is a big life change, so there's a lot to consider and discuss with your financial adviser. This may include your future financial needs, the most effective way to structure your investments inside and outside superannuation, and the most appropriate retirement income stream for you.

During your lead up to retirement and into retirement, OnePath offers a range of products to continue to support you on your journey.

By transferring your super savings into OnePath's OneAnswer Pension you can keep your super invested in a comprehensive range of managed funds which pay you a tax-effective income to fund your retirement.

It offers you the flexibility to choose a regular pension payment amount\* and the frequency of your payments.

To find out more see the 'Retirement' section of [onepath.com.au](http://onepath.com.au) or speak to your financial adviser.

\* equal to or above the minimum amount set by the government.

# Great service

OnePath offers you a team of dedicated professionals providing helpful and efficient customer service responding to your needs through telephone, email and in writing.

Give our friendly Customer Services team a call on 133 665 between 8.30am and 6.30pm weekdays (Sydney time).

Alternatively you can go online 24 hours a day, 7 days a week to [onepath.com.au/member](http://onepath.com.au/member) where you'll find that many of your service queries can be answered at the click of a mouse.



## Customer Services

Integra Super, OnePath Life Limited, GPO Box 5306, Sydney NSW 2001

Phone 133 665 8.30am–6.30pm weekdays (Sydney time)

Fax 02 9234 6668

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Integra Super is a product offered by OnePath MasterFund (Fund) (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44). OnePath Custodians Pty Limited is the trustee and issuer of the Fund and the issuer of this document.

The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the issuer of this product is owned by ANZ it is not a Bank. Except as described in the Product Disclosure Statement (PDS), an investment in Integra Super is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of your investment.

Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

This information is current at February 2012 but is subject to change. Updated information will be available free of charge by contacting Customer Services.

The information provided is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives.

You should read the PDS available at [onepath.com.au](http://onepath.com.au) and consider whether the product is right for you before making a decision to acquire or continue to hold the product.

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